



Perceptions and Knowledge of Money Laundering, Fraud and Cyber Security

Final Integrated Findings Report

Prepared for Financial Crime Coordination Centre (Public Safety Canada)

Supplier: EKOS RESEARCH ASSOCIATES INC.

Contract Number: CW2274226

Contract Value: \$98,055.75 including HST

Award Date: February 17, 2023

Delivery Date: July 17, 2023

Registration Number: POR 134-22

For more information on this report, please contact ps.communications-communications.sp@canada.ca

Ce rapport est aussi disponible en français

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This public opinion research report presents the results of an online survey conducted by EKOS Research Associates Inc. on behalf of Public Safety Canada. The research study was conducted with 2,008 Canadians 18 years of age or older, in March 2023.

Cette publication est aussi disponible en français sous le titre : Perceptions et connaissances concernant le blanchiment d'argent, la fraude et la cybersécurité.

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Catalogue Number: PS18-77/2023E-PDF

International Standard Book Number (ISBN): 978-0-660-49687-0

Related publications (registration number: POR 134-22)

Catalogue Number: PS18-77/2023F-PDF (French Report)

International Standard Book Number (ISBN): 978-0-660-49688-7

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TABLE OF CONTENTS

List of Tables	4
List of Charts	4
Executive Summary	5
A. Background and Objectives	5
B. Methodology	5
C. Key Findings	6
D. Note to Readers	12
E. Contract Value	13
F. Political Neutrality Certification	14
Detailed Findings	15
A. Understanding Regarding Financial Crime	15
B. Public Awareness Campaigns Regarding Financial Crimes	31
C. Government Efforts to Address Financial Crimes	44
D. Understanding of Organized Crime	53
Appendices	68
A. Methodological Details	68
B. Survey Questionnaire	72
C. Focus Group Guide	84

LIST OF TABLES

Table 1: Response Rates

Table 2: Demographic Table

LIST OF CHARTS

Chart 1: Perceived Extent of Problem

Chart 2: Direction of Trend in Canada

Chart 3: Perceived Extent in Own Area

Chart 4: Reported Personal Exposure

Chart 5: Anticipated Personal Exposure

Chart 6: Awareness of Financial Crime

Chart 7: Perceived Effectiveness of Public Awareness Campaigns

Chart 8: Looking for Information about Financial Crime

Chart 9: Sources of Information about Financial Crime

Chart 10: Perceived Personal Preparedness to Face a Threat

Chart 11: Perceived Importance of Informing the Public

Chart 12: Awareness of Government Efforts to Address Financial Crimes

Chart 13: Awareness of Government Organizations Involved in Addressing Financial Crime

Chart 14: Perceived Effectiveness of Government Efforts to Combat Financial Crimes

Chart 15: Perceived Useful Performance Indicators

Chart 16: Perceived Characteristics of Organized Crime

Chart 17: Activities Associated with Organized Crime

Chart 18: Perceived Extent of Problem

Chart 19: Perceived Extent in Own Area

Chart 20: Perceived Trend in Organized Crime

Chart 21: Incidence of Looking for Information about Organized Crime

Chart 22: Perceived Affected Groups

Chart 23: Perceived Importance of Government Efforts

Chart 24: Sources of Information about Organized Crime

EXECUTIVE SUMMARY

A. BACKGROUND AND OBJECTIVES

Financial crimes, which can include money laundering and fraud, have serious economic, social and psychological impacts. Financial crimes are often complex, well-organized and transnational in nature, and are often used to finance activities such as firearms and drug trafficking, sexual exploitation, and cybercrime.

There is currently a limited understanding of the Canadian public’s awareness, knowledge of, and concern about money laundering and other financial crimes, or about how the federal government’s efforts to mitigate financial crime is being perceived by the Canadian public. This public opinion research is intended to garner information regarding:

- The Canadian public’s knowledge, awareness, and perception of money laundering, fraud, cyber security and organized crime as problems affecting their communities and Canadian society as a whole; and,
- The Canadian public’s knowledge of and/or perceived effectiveness of federal public policy in response to money laundering, fraud, cyber security and organized crime.

B. METHODOLOGY

Survey

A national online survey was conducted between March 11 and 28, 2023. The survey included 2,008 Canadians aged 18 or over (see Appendix A, Table 1 for details on age, region and other demographic characteristics of the final sample). Most survey respondents participated online as a result of an email invitation, although a small segment completed the survey by telephone. The randomly recruited probability sample carries with it a margin of error¹ of +/-2.2%. The margin of error for key segments (age, region, gender, education, etc.) within the sample is between +/-4% and +/-8%. Results were not isolated for segments with fewer than 80 responses to ensure that confidentiality was not compromised, and due to higher imprecision (i.e., margin of error) associated with small sample sizes. The sample source was an in-house

¹ Level of precision associated with each sample segment for which results are isolated in the survey (i.e., results are expected to be within this range of the reported findings, 19 times out of 20).

Probit panel of randomly recruited Canadians². The survey instrument was delivered online as well as by telephone, and was available in both official languages. The average length of the survey was 11 minutes online and 16 minutes by telephone. The overall response rate for the survey was 31%. [Appendix A](#) presents further details on the methodology for the survey.

Focus Groups

Nine online discussions were held over the course of two weeks between May 24 and June 7, 2023. Participants were recruited to represent a region, rather than one specific city. Eight participants were recruited to attend each discussion, using the sample of Probit online panel members who completed the online survey in the first component of the study, keeping in mind a mix of participants in terms of gender and age. Groups were organized based on participants' views indicated in the survey regarding the seriousness of financial crime in Canada today (recruitment screener is provided in Appendix A). Participants logged onto a Zoom video meeting to generally discuss their perceptions of financial crime and organized crime, as well as their use of information and perceptions of government efforts to combat financial crime.

Seven of the nine groups were conducted in English, while the two groups held with residents of Quebec were conducted in French. Of the 71 participants recruited, 50 attended a discussion³. Each focus group took approximately 90 minutes to conduct. Participants received an incentive of \$120 for their participation. Video recordings, researchers' notes and observations from the focus groups formed the basis for analysis and reporting of results.

C. KEY FINDINGS

Understanding Regarding Financial Crime

Study results suggest that Canadians have a significant appreciation for the nature of financial crime and growing severity of this problem in society.

In the focus group discussions, participants were asked to describe the types of activities that come to mind when they think of financial crime. The most frequently mentioned were online

² Probit panellists were selected using a random-digit dial (RDD) landline-cell phone hybrid sample frame.

³ One participant was dismissed because of high attendance in the group and one was unable to participate after logging in.

or telephone scams, followed by fraud, extortion and money laundering, each for financial gain, each involving false representation. Some said that financial crime is distinguished from other types of crime in that it is difficult to detect and prosecute, where the perpetrators, and even the victims, can be difficult to identify.

Focus group participants were largely unanimous in their view that there is a wide spectrum of people who are committing financial crime. Many said that criminals ran the gamut from single individuals operating alone to large, organized groups and even corporations and countries.

In the survey, financial crimes were described to respondents as including fraud, money laundering, cyber security and white-collar crime. When asked about the extent to which these financial crimes exist in Canada, most Canadians perceive them to be a very serious (25%) or a significant problem (43%). Furthermore, 56% believe the prevalence of financial crime has increased significantly in Canada in the past 10 years. Echoing the survey results, most focus group participants believe financial crime to be pervasive and a considerable problem in society today. Many participants said they feel financial crime is increasing, given that they are personally experiencing more scam attempts and know others who are saying the same. Some also spoke of the increasing level of sophistication and complexity of attempts, making it harder to detect.

Survey results vary most often by age cohort, with those 55 years of age or older more likely than those who are younger to view financial crime as a significant or great problem, that is increasing over time and occurs frequently in their own community. Individuals under 45 are least likely to view financial crime in this manner. Interestingly, the Canadian Anti-Fraud Centre (CAFC) indicates in their 2021 annual report that fraudsters committing extortion are increasingly targeting vulnerable and senior Canadians, who are also increasingly targeted for identity-related crime⁴. The total dollar loss due to fraud for Canadians over the age of 60 also increased by 164% between 2020 and 2022.

Half of survey respondents say they have either been personally affected (20%) or know someone who has been affected (31%) by financial crime in the past. Many respondents (44%) feel that they are not likely to be affected by financial crime in the next year; however, roughly half believe it is either moderately likely (27%) or likely (22%) to occur at some point in the next year. Only one in four (26%) feel they are prepared to face a threat from financial crimes. In the survey results, the reported rate of being affected by a financial crime is lowest among those 65

⁴ Canadian Anti-Fraud Centre, Annual Report, 2021.

or older. It is those under 35, however, who are least likely to think they will be affected by such a crime in the future, and also least likely to feel prepared to face such a threat. Most focus group participants said they feel relatively well-prepared to face a threat, and always try to be vigilant, particularly given the ever-changing nature of scam attempts. Some, however, said they feel quite vulnerable and ill-prepared.

Impacts and Segments of Society

Many Canadians perceive that everyone experiences the impacts of financial crime, although it may be felt more frequently or deeply by some segments of society.

Survey results indicate that most Canadians believe that financial crime exists to a significant or great extent within Canada (68%) and in their province (62%). Fewer feel that financial crime exists in their own community: 29% to a significant or great extent, and 32% to a moderate extent, although 28% believe it occurs to only a slight extent (24%) or not at all (4%). In the focus groups, many participants agreed that there are criminals committing financial crime in one's community, province and across Canada, as well as operating from other countries. A few spoke of larger call centre scams originating from other countries. Some said they mostly think of financial crime activities as taking place in large urban centres. A few residents of smaller communities said they do not feel particularly affected by it.

Focus group participants described the impacts of financial crime including loss of money, sometimes with far-reaching consequences such as significant loss of assets or identity. They also spoke of the disruption and stress caused by financial crime, potentially compromising credit scores and requiring considerable effort to rectify issues with banks and other organizations. The other main area where victims feel the impact was described as the loss of confidence and trust in one's own judgment as well as in other institutions and systems, such as financial organizations.

Many focus group participants said that some segments of society are targeted more than others, such as the elderly, as well as newcomers to Canada and youth. Others said that everyone pays for financial crime through loss of money, increased prices and loss of confidence in the organizations and services that consumers rely on. Focus group participants spoke of the stigma associated with being a victim of financial crime, describing the embarrassment of "falling" for a scam. Some suggested that others may judge a victim, or they may judge themselves, as not being sufficiently vigilant or informed. Others argued, however, that scam attempts are becoming more sophisticated and harder to spot and that victims should not feel blame. Some also acknowledged in the discussion that this stigma can lead to a

lack of reporting and missed opportunity to uncover, learn about and stop or prevent financial crime.

Public Awareness Campaigns

Proactively looking for information about financial crime may not be the obvious choice for most, although many Canadians are prompted to seek out information when faced with a possible threat.

Two in five (40%) survey respondents recall public announcements by the federal government telling Canadians about financial crime, including what it is, the activities it encompasses, the threat it represents and how to protect themselves against these types of crimes. Among these survey respondents, over half (54%) feel the campaigns are moderately effective, and a further 14% believe they are effective. Over one in four (28%) perceive that they are not effective. Perceived effectiveness is highest among those 65 or older.

Informing Canadians about financial crime is considered an important role for the Government of Canada, however, there may be conflicting evidence about whether Canadians currently consider the government an obvious or viable source.

Almost four in 10 Canadians (38%) in the survey have sought out information about financial crime, most often those under 35 (46%). Most often, these information sources are government produced information (56% of those who have sought information), Google (or internet searches more generally) (55% of those who have looked), or traditional media (43% of those who have looked). There is a greater tendency toward online sources among those under 35. Few focus group participants said they have proactively looked for information about financial crime. Some, however, were prompted to look for information in reaction to financial crime attempts they or others in the social circle experienced or because of an online or telephone scam they heard about. When looking for information about scams, many said they rely on online search engines such as Google. Apart from the use of the CRA website for this specific purpose, only a few said they have gone to government sources for general information about financial crime. Further, some focus group participants said that they would not think of looking at a government website because they would not know where to look; they do not think of the government as a source for this type of information; or they perceive government websites as being difficult to use or obtain clear and concise information from.

In spite of this, roughly two in three survey respondents feel it is important for the federal government to inform Canadians about various aspects of financial crime. Measured aspects of

importance include the nature of fraud, money laundering, cybercrime and white-collar crime in Canada (70% say it is important); where to obtain information on this issue (69%); and what the government is doing about fraud, money laundering, cybercrime and white-collar crime (64%). In the survey perceived importance for the federal government to inform Canadians is highest among those 55 or older and lowest among those under 35. Consistent with survey findings, most focus group participants also felt it is important for Canadians to know what the government is doing to educate the public. A few said that certain groups or topics should be tackled in particular, such as informing seniors and telling the public more about cryptocurrency. A few said they would like to know, in particular how or where to report scam attempts.

Government Efforts to Address Financial Crimes

Relatively few Canadians are aware of key Government of Canada sources, and perceived effectiveness of government efforts is modest, likely because Canadians are not informed about government efforts.

According to survey results, one in four (25%) Canadians are aware of efforts made by the federal government to combat financial crime. Awareness of specific efforts include Canada Border Services (CBSA) (67%), the Royal Canadian Mounted Police (RCMP) (60%), the Canada Revenue Agency Criminal Investigations Directorate (CID) (39%), and the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) (31%).

The perceived effectiveness of government efforts to combat financial crime is low according to survey results, as only 6% feel efforts are effective, although 32% believe these efforts to have been moderately effective. In the focus groups, some participants said they perceive that the government is not doing enough in this regard. Some believe the government is taking steps to combat scams, but making less effort, or achieving less success, in the areas related to money laundering and other larger, corporate crime. Some said their own experience regarding the volume of scams suggests there is limited or insufficient progress being made. Many pointed to financial crime not being made a high enough priority, particularly for the police.

In the survey, the two primary indicators that Canadians feel would measure efforts to combat money laundering include the number of convictions (48%) and number of cases where activities have been interrupted (46%). Many focus group participants also suggested a variety of statistics to demonstrate the government's performance, including the number of crimes discovered; the number of cases investigated; the number of charges laid or cases prosecuted; and the number of convictions and nature of the penalties.

Understanding of Organized Crime

Canadians may have a somewhat narrow view of organized crime. Nonetheless, they see it as a serious problem in Canadian society.

Organized crime is defined in the Criminal Code as a group consisting of three or more individuals, in or outside of Canada, working together to commit a serious crime; that is an indictable offence, for the purpose of financial or other material gain⁵. In the survey, most Canadians associated organized crime with gangs (81%), the mafia (71%), and activities that are generally predatory in nature (70%). The types of activities focus group participants associated with organized crime include money laundering, production and sale of drugs, and human trafficking. They also link it with larger operations, that are well-coordinated and multi-layered. Over half (56%) of survey respondents feel that organized crime is violent in nature, which was echoed in the focus groups associating organized crime with organizations that are powerful and violent. Compared with the Criminal Code definition of organized crime, both the survey and focus group results suggest a narrower public perception of organized crime.

Most survey respondents feel that organized crime is a significant (41%) or very serious (22%) problem. Organized crime is perceived to occur frequently in Canada (66%) and their province (61%); however, as with financial crime, fewer believe organized crime occurs frequently in their own community. Some focus group participants said that organized crime originates in Canada, but others said it originates from other countries. Often organized crime seated in Canada was described as operated from large cities such as Toronto, Vancouver and Montreal. As a result, several participants felt they were not affected by organized crime as it does not take place in their community. Compared with financial crime, fewer survey respondents believe that organized crime is increasing. Still, two in three (69%) feel that organized crime has increased over the past 10 years.

As with perceptions about financial crime more broadly, many Canadians believe some segments of society may be more vulnerable to the impacts of organized crime.

Survey results suggest that most Canadians (70%) believe that all members of the general public are affected by organized crime, although some believe there are groups that are more affected (e.g., elderly according to 60%, and children according to 34%). Echoing survey results,

⁵ <https://www.criminal-code.ca/criminal-code-of-canada-section-467-1-1-definition-of-criminal-organization/index.html>.

focus group participants were divided in their view of who, if anyone, is targeted by organized crime.

Lack of awareness about, and active search for information is similar for organized crime, as it is for financial crime more broadly.

One in four (27%) in the survey have looked for information about organized crime, most often among those under 35 (33%). The most common sources reported in the survey include government information (53%) and traditional media (52%).

Echoing views about the government role in combatting financial crime, Canadians understand the importance of government efforts to fight organized crime, as well as informing Canadians, particularly where some vulnerable groups may be at risk.

Almost all survey respondents believe it is important for the federal government to put in place efforts to combat organized crime in Canada. Organized crime is more often seen as a significant and increasing threat among survey respondents who are 55 years of age or older. The general view expressed by focus group participants was that the public should be informed in order to be on alert and knowledgeable of what is happening in their communities. In particular, when activities include human trafficking and exploitation of children, some participants said that the public should be made aware of any activities that target and take advantage of vulnerable groups in society.

D. NOTE TO READERS

Detailed findings are presented in the sections that follow. Overall results are presented in the main portion of the narrative and are typically supported by graphic or tabular presentation of results. Bulleted text is also used to point out any statistically and substantively significant differences between sub-groups of respondents. If differences are not noted in the report, it can be assumed that they are either not statistically significant⁶ in their variation from the overall result, or that the difference was deemed to be substantively too small to be noteworthy. Results for the proportion of respondents in the sample who either said “don’t know” or did not provide a response may not be indicated in the graphic representation of the

⁶ Chi-square and standard t-tests were applied as applicable. Differences noted were significant at the 95% level.

results in all cases, particularly where they are not sizable (i.e., 10% or less). Results may also not total to 100% due to rounding. Similarly, some totals of percentages for two responses may not appear correct due to rounding. The programmed survey instrument can be found in Appendix B.

As per section 10.2.3 of Public Services and Procurement Canada's Qualitative Research Standards, "Qualitative research is designed to reveal a rich range of opinions and interpretations rather than to measure what percentage of the target population holds a given opinion. The qualitative focus group results must not be used to estimate the numeric proportion or number of individuals in the population who hold a particular opinion because they are not statistically projectable."⁷ In order to avoid portraying these results as generalizable to the population, terms such as "a few," "some" and "most" are used to broadly indicate views rather than using specific percentages. To ensure a common understanding of the terms used in the analysis, the following guidelines were used in analyzing and reporting on participant results:

"A few participants" = at least two people but less than 25%;

"Some participants" = 25 to 49%;

"Many participants" = 50 to 75%; and,

"Most participants" = over 75%.

It should be kept in mind when reading this report that findings from the focus groups are qualitative in nature, designed to provide a richer context rather than to measure percentages of the target population. These results are not intended to be used to estimate the numeric proportion or number of individuals in the population who hold a particular opinion as they are not statistically projectable.

E. CONTRACT VALUE

The contract value for the POR project is \$98,055.75 (including HST).

⁷ Public Services and Procurement Canada. [Standards for the Conduct of Government of Canada Public Opinion Research - Qualitative Research](#). Last updated: Spring 2019.

F. POLITICAL NEUTRALITY CERTIFICATION

I hereby certify as Senior Officer of EKOS Research Associates Inc. that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Policy on Communications and Federal Identity and the Directive on the Management of Communications. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leaders.

Signed by:



Susan Galley (Vice President)

DETAILED FINDINGS

A. UNDERSTANDING REGARDING FINANCIAL CRIME

Impressions of Financial Crime

Focus Groups

At the start of each focus group, participants were asked about the kinds of activities they think about when considering financial crime. Five key themes emerged. Most frequently, participants spoke about scams designed to elicit money from Canadians. Some described cyber-crime while others talked about scams over the telephone or through text messages. Others talked about fraud and extortion, including threats regarding the safety of a family member, threats to personal security, or some other fear-based tactic. The third most frequently mentioned area was money laundering, often raised in the context of larger organizations and operations. A few specifically spoke of white-collar crime including tax evasion, or conflict of interest. A few also talked about identity theft as a specific goal, although most said that financial crime is characterized by an illegal activity designed to obtain money fraudulently from Canadians.

Any way that you are getting money illegally. Cyber security, obtaining banking information by tricking people. Online or through the phone.

On one hand [it's] white collar crime like wage theft and insider trading, and on the other hand, scams to catch people who are less savvy.

I've received scam emails that include a fake link that leads you to a website where they can steal your banking information.

Money laundering is the biggest financial crime, whether it's illicit funds through casinos and gambling or identity theft.

When describing the various forms of activities, some participants connected it specifically with the use of gift cards, credit cards or cryptocurrency. A few others said they think of banking activities such as e-transfers. Several spoke of activities where “scammers” falsely represent themselves as a legitimate organization that is a well-known service provider. Examples included Bell Canada, Hydro, and banks in general. Many also mentioned scams designed to falsely represent the Canada Revenue Agency (CRA).

Threatening calls to elderly people, pretending to be the CRA, scam emails saying you inherited money. Lately, I've been receiving more emails saying I won a gift card.

Most financial crimes are the ones going after seniors, or anyone, with scams about someone in jail, requesting money. There are people calling to say they are from the banks, credit cards and they want you to send money and gift codes. People are losing a lot of money.

Swindling, hiding offshore money to avoid taxes and other white collar crime. Threats to send money in order to avoid danger. Email scams. Anything that is taking money that doesn't belong to you.

Sometimes people even receive text messages that look like they're from a legitimate source like Hydro [...], but they're really a scam where they try to get your information."

When asked what differentiates financial crime from other types of crime, many said it is simply a crime motivated by financial gain (i.e., taking peoples' money through illegal activities). Some also added that they consider some activities that are not technically illegal to also fit into a broad definition of financial crime or feel these should also be considered financial crime. Some examples of these included efforts at tax avoidance or making false claims about the value of some services in terms of the benefits which turn out to be inflated or incorrect.

The purpose is to gain money or defraud someone of their money rather than through violence.

Mortgage scam – mortgage agents are beefing up applications to be more people approved.

Tax evasion and so on are committed by individuals but encouraged by finance professionals who also profit.

A few said financial crime is different from other crimes in that it is harder to detect and prosecute. A few further explained that it is difficult to see who the perpetrators are, who the victims are, and that financial crime may not be reported. These participants noted that some victims may not know they have been scammed. In this way, financial crime seems different from violent crime a few observers, where the nature of the activity, the victim and the perpetrator seem to be more obvious or straightforward.

The only difference I see in financial crime versus other crimes is that it is very difficult to ID the perpetrator, so it's kind of hard to identify.

It's more of a faceless crime, like [description of incident in casino], where there was a lot of money laundering going on, but the response was muted because no one seemed to be getting hurt (i.e., no one physically hurt, killed), so everyone shrugs.

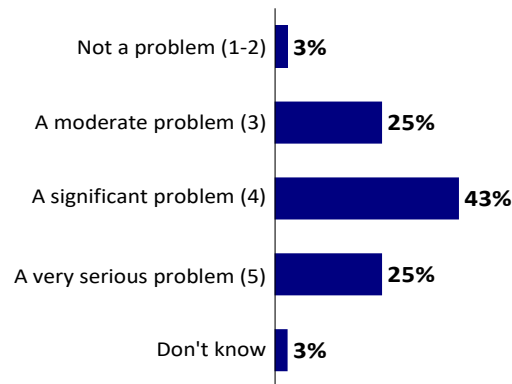
It's less obvious who the victims are. In violent crimes the victim is more obvious, but in financial crime it's more diluted. Some victims may not even realize that they are victims.

Perceived Extent of Problem

Survey

Throughout the survey, respondents were asked about their knowledge and perceptions of financial crime which was described as including fraud, money laundering, cyber security and white-collar crime. Two in three Canadians (68%) see financial crimes as a significant (43%) or very serious problem (25%). Another one in four (25%) see it as a moderate problem.

Chart 1: Perceived Extent of Problem



Q1. How much of a problem do you think that financial crimes, including fraud, money laundering, cybercrime and white-collar crime are in Canada today?

Base: n=2008

- Those who have experienced financial crime directly or know someone who has are more likely to view this as a significant or serious problem (77% and 74%, respectively versus 58% among those who have not had this experience).
- Even though older age cohorts are no more likely to have been affected by financial crimes, those who are 55 years of age or older are most likely to see financial crime as a significant

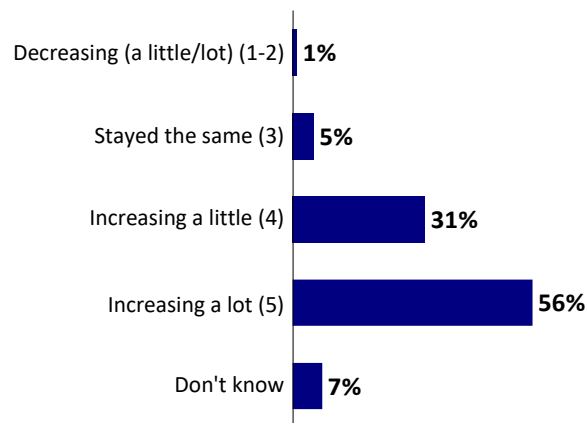
or serious problem (76%). Individuals under 45 years of age are comparatively less likely to do so (60%), although they are no less likely to have been affected in the past.

Direction of Trend in Canada

Survey

There is an almost universal understanding that financial crime has increased from what it was 10 years ago, with 56% believing it has increased significantly and another 31% saying it has increased to some extent.

Chart 2: Direction of Trend in Canada



Q1b. Do you think the amount of financial crime (including fraud, money laundering, cybercrime and white-collar crime) is increasing or decreasing in Canada from what it was 10 years ago?

Base: n=2008

- Those who have experienced financial crime directly or know someone who has are more likely to view this as an increasing trend (90% and 91%, respectively versus 82% among those who have not had this experience).
- Individuals who are aged 55 or older are also more likely to see the problem of financial crime as increasing (89%) compared with those who are under 45 (82%).

Size of the Problem

Focus Groups

Echoing the survey results most focus group participants believed financial crime to be pervasive and a considerable problem in society today. Those indicating greater concern in the survey were more likely to say in the focus groups that the frequency of financial crime is increasing, widespread and touches the lives of nearly everyone. Some also described the increasing level of complexity or sophistication of attempts, making it harder to spot the fakes and scams than ever before. Similarly, more of the concerned participants spoke of the Internet allowing for a greater volume and more varied attempts than ever before.

It's a really big problem. I know that compared with the country I came from, it is really increasing in Canada.

I think it's a serious problem. We've all been impacted in some way. I believe it is a wide spectrum from individuals to big corporations, and there are all ways and kinds of organizations.

It's a bigger issue than a lot of people admit. With the smaller transactions, a lot of people brush it off. I think it's worse here because it's a lot easier to send money than in other countries, and then hard to get it back.

Ten years ago, we were receiving emails from Nigerian princes claiming to want to share their inheritance. Now we get convincing emails that look like they're from the government.

While only a small number of participants, those who indicated financial crime to be only a moderate concern in the survey leaned towards a focus in the discussion on scams, rather than larger operations such as money laundering, as well as towards their own confidence in spotting scams. These participants more often talked about inconveniences of having to change passwords or being scammed, or of knowing "several people" who have been scammed, rather than seeing it as a more impactful and ubiquitous problem.

We've all gotten scams, but all of us have turned those calls down. We are all annoyed by them, pissed off that the Do Not Call List is useless because most of these calls originate from overseas.

I think every country has their own problems, but I imagine it happens everywhere.

Impacts of Financial Crime

Focus Groups

Within the focus groups, participants were asked to discuss the impacts of financial crime. While the most prevalent impact noted was, broadly, loss of money, many participants spoke of more far-reaching impacts. In one area this related to a significant loss of assets that could change the course of one's life or that of an entire family, such as the loss of a house or life savings.

If it's your personal identity, it can cost your house, or any type of credit you've built up. I was caught up in that and I ended up owing a few thousand dollars.

If a certain charity gets into financial fraud, and caring for vulnerable individuals, and the entire fund is gone, that has a ripple effect on more than one person.

People can lose all their savings if they're a victim of these crimes, and even the government can't recover stolen funds.

Other participants described the disruptive nature of financial crime. Examples of these related to the necessity to make changes and deal with consequences or straighten out the issue with banks, and other organizations. A compromised credit score was another example used. The freedom of movement across borders was also raised in this context. General privacy breaches and theft of identity were similarly described. A few others spoke of the disruption to one's ability or willingness to access services such as delivery services if these can be used as part of a scam.

If you lose a couple of thousand bucks, that's [a large impact]. Your loss of savings, your ability to pay your bills on time which impacts financial loss and your credit rating. Potentially you have to sell some assets to cover your debts. If it's identity theft, there's lots of replacing credit cards. [It involves] time, energy and stress to that family.

For the individual it becomes hard to trust anyone after you are a victim. It also means for society that we are less trusting of services like online shopping.

The third main area raised in terms of impacts is the loss of confidence that results from financial crime. This includes compromises in one's trust in self, in others, and in systems and institutions. Along with loss of trust comes stress, self-doubt by an individual in their ability to detect and protect themselves from financial crime and general compromises to mental health.

A few participants spoke of the added strain of having to be vigilant and maintain good password habits.

When we make mistakes, we become more careful, and we don't want to trust the system. The lack of trust in the system has a lot of implications on the individual, and the policy makers. The government has to spend extra money on financial issues and takes money to implement policies.

When someone has been scammed out of money, it affects them mentally. They lose confidence and faith in people. There is also a mistrust in society today because we don't really know who we can trust or what truth is anymore.

We are told to be less trusting and I'm sad to live in a society where I have to be less trusting.

It affects my convenience to use those services, such as having to use passwords. [I have to] keep track of passwords and create new and unique passwords. It's a hassle. I can't remember them all.

Many said that consumers pay more for various goods and services because organizations need to charge more as a result of corporate losses, and the need to pay more for security. Similarly, some said that certain financial activities drive up the cost of goods and services because of decreased supply and increased demand (e.g., driving up the price of housing and adding to inflation). A few participants acknowledged that government and organizations in general are paying more for security for protective systems and protocols, detection and monitoring, and in the case of the legal system, in prosecution of criminals.

If big stores are affected then they pass it off to customers so everyone pays more. Then there are investigations and so on which costs more money but people don't get caught so it costs everyone with no outcome.

I know people who have lost money and they aren't out a lot or even any if they are covered by the bank, but then you don't trust the bank anymore. It erodes trust in institutions.

There's the direct victim who has been done out of their money. But all of us eventually pay for the scam through increased mortgages, increased charges, increased rates. The housing bubble is an example. The financial impact was felt all across the United States.

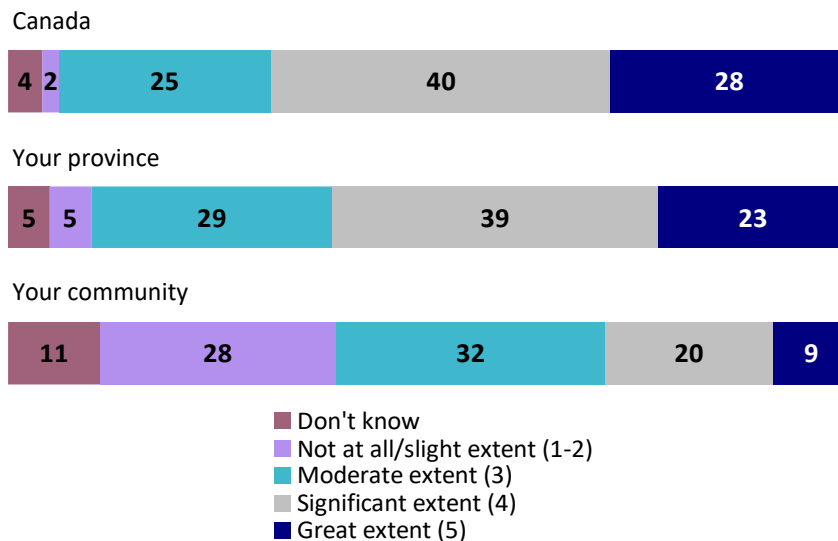
The impact can be on individual Canadians but also strain on the legal system such as police and courts, trying to monitor and investigate these crimes [takes up resources]. A lot of money is spent trying to track down the perpetrators and methods of committing these crimes.

Perceived Extent in Own Area

Survey

When asked about the extent to which financial crime exists in Canada, their province and their community, most Canadians believe that it exists to a significant (40%) or great (28%) extent in Canada and in their province (62%: 39% significant extent and 23% great extent). Almost no one believes it does not exist to at least a moderate degree in Canada and in their province. Views about the extent to which financial crime exists in their own community are more divergent. Only 29% of individuals see it as occurring to a significant (20%) or great (9%) extent, although 32% believe it occurs to a moderate extent in their community. More than one in four (28%), however, believe it occurs to only a slight extent (24%) or not at all (4%).

Chart 3: Perceived Extent in Own Area



Q2a-c. To what extent do you think that fraud, money laundering, cybercrime and white-collar crime exists in each of the following areas?

Base: n=2008

- Individuals who have been directly affected by financial crime in the past or know someone who has are more likely than others to see the occurrence of this type of crime as significant or greater (78% and 73%, respectively in Canada; 71% and 67%, respectively in their province; and 40% and 34%, respectively in their community).
- Those who see financial crime as a significant to serious problem are more than twice as likely as those who view it as less serious to see this type of crime as occurring to a

- significant or great extent in Canada (86% versus 30% among others), in their province (77% versus 28%) and in their community (38% versus 9%).
- Individuals with a college level of education are more likely (73%) to perceive financial crime as occurring to a significant or great extent **in Canada** relative to those with a university level of education (61%). Those under 35 years of age are also slightly less likely to see it as a frequent occurrence (63%).
 - Financial crime is more often perceived as occurring to a significant or great extent **in the province** of those living in British Columbia (71%) and Ontario (69%) and least often among those in the Atlantic (34%) and the Prairies⁸ (40%). It is also less likely to be seen as a significant or greater occurrence among those under 45 (57%) compared with those who are 55 to 64 (66%).
 - Similarly, residents of British Columbia are more likely to see financial crime as a frequent occurrence **in their own community** (34%), whereas this is again least likely among those living in the Atlantic (17%) and the Prairies (15%). More generally, those living in urban areas are the most likely to see financial crime as a significant occurrence in their community (39%) while only 17% of rural residents say this.

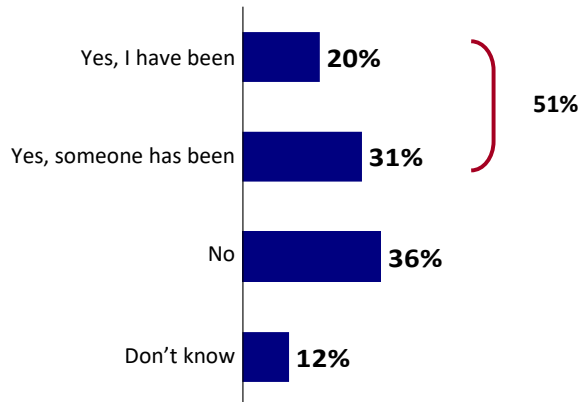
⁸ For the purposes of the report the Prairies includes Manitoba and Saskatchewan. Alberta is included in a separate regional category.

Reported Personal Exposure

Survey

Half of respondents (51%) indicated that they have either personally been affected by financial crime (20%) or are aware that someone close to them has been (31%). Another 12% said that they do not know if someone close to them has been affected by financial crime.

Chart 4: Reported Personal Exposure



Q4. Have you or someone close to you been personally affected by fraud, money laundering, cybercrime or white-collar crime?

Base: n=2008

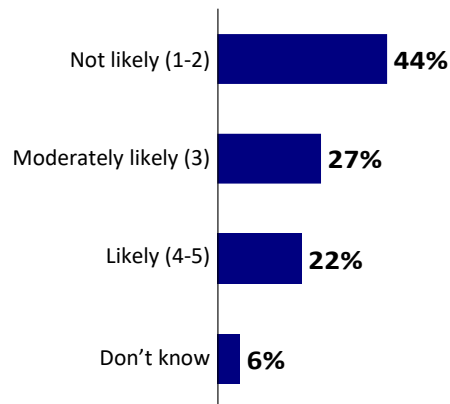
- Although there is a strong pattern of differences in points of view regarding financial crime based on age that are described throughout the report, older age cohorts of the survey sample are no more likely than others to say they have personally been affected by financial crime (20% compared with 18% to 22% of other age cohorts), and least likely to say they know someone who has been affected (22% compared with 32% to 37% of other age groups).
- Similarly, a moderate proportion of those under 35 report that they have personally been affected by financial crime (22%) or know someone who has (33%) even though they are less likely to say they expect to be affected by it in the future and are also less likely to see it as a serious problem or increasing over time.

Anticipated Personal Exposure

Survey

Nearly half (44%) of Canadians believe it is unlikely that they will be personally affected by financial crime in the next year. Another 27% believe that it is moderately likely; however, only one in five Canadians (22%) believe it is likely.

Chart 5: Anticipated Personal Exposure



Q3. In the next year, how likely do you feel that you will be affected by financial crime, including fraud, money laundering, cybercrime or white-collar crime?

Base: n=2008

- Individuals who have been directly affected by financial crime in the past are more likely to see a future event as likely (40% compared with 10% among those who have not been personally affected).
- Similarly, those who believe the problem to be less serious (64%) and occurring to a lesser extent in their own community (63%) are more apt to say they will not be affected. Those seeing the problem as occurring to a more significant extent in their community are more apt to say they are likely to be affected (38%).
- Individuals who most often believe they are unlikely to be affected by financial crime are under 35 (51%) and have a university level of education (48%).

Perpetrators of Financial Crime

Focus Groups

Focus group participants were largely unanimous in their view that there is a wide spectrum of people who are committing financial crime. Many said that criminals ran the gamut from single individuals operating alone to large, organized groups and even corporations and countries. Some distinguished between the smaller scale scams perpetrated by single individuals or small groups, compared with the larger and more sophisticated crimes perpetrated by larger groups, however, each indicating that there is no one “type” or set of characteristics that defines these criminals. Some participants associated much of the financial crime committed today to organized crime, with sophisticated networks and operations, and concerted efforts to remain undetected.

I think it’s both. It’s large groups committing the big crimes. It’s individuals committing the smaller crimes.

[It’s] individuals who are networking together to give each other ideas. The human trafficking, money laundering and drugs – that is larger groups of organized crime.

Predatory behaviour comes in all shapes and sizes so not one or the other but there are variations.

[Money laundering occurs] less in Canada or Ontario, more abroad. It’s faceless and they don’t choose their victims. It’s more organized and they run it like a business and trying to stay under the radar.

There are small-timers who go to the dark web to get the tools to do it. But there are troll or bot farms that are doing it and they are bigger organizations and even countries [e.g., Russia].

Many also agreed that there are criminals committing financial crime in one’s community, province and across Canada, as well as operating from other countries. A few, in particular, spoke of larger call centre scams originating from other countries, with India mentioned as one example. A few said that these criminals are not obvious and could be heads of large organizations, or your next-door neighbour, and might be operated out of large urban centres or small rural areas. Some, however, often associate such criminal activities with larger, more urban centres.

It's happening in more than just in Canada. There are all kinds of people working on it; people you wouldn't even think of. It could be a CEO, the head of a cartel, or your next-door neighbour.

It's global. People can call you but be in Africa, China, or your neighbour. It's so anonymized by the Internet, you can't trace it.

We often hear about call centres [in other countries] that are dedicated exclusively to carrying out these types of activities.

It can be committed by anyone in any location, but more sophisticated scams tend to originate in other countries where regulations are not as stringent.

Financial Crime Targets

Focus Groups

In terms of whether there is a particular group targeted by financial crime, there was a divided view within focus groups, although slightly more participants perceived that some segments of the population are more likely to be targeted. Many, however, said all Canadians may be targeted and that most often the net is cast widely in the hopes of catching some people. Some distinguished between scams designed to catch anyone as more likely to be perpetrated by individuals or a small group, while larger groups or organizations may be more likely to have a target in mind.

[In] any fraud or scam, they are trying to catch anyone. It's not targeted, it's more random. Instead of fishing with a pole you are fishing with a net.

With phishing, there isn't a target group. The whole point is to cast a wide net.

I think that criminals are covering everyone in a blanket way but it is the more vulnerable ones who are getting caught.

Everyone is targeted. They are casting a wide net to catch anyone caught off guard. If you are willing to give some information then they know that you can be influenced.

A lot of financial crime is individuals against individuals, but there is also country to country financial crime where countries perpetrate a crime against a central bank. Holding a hospital's IT system for ransom, for example.

Among those who believe that there are key targets, most often the elderly were described. A few said that recent immigrants and young people are targets. Each of these was described as a segment that might be less aware, less vigilant or less "tech savvy". In particular, those who are

older were described as a target because they are less tech savvy, have more savings to lose or because they are more trusting. Younger people were identified because they may be less vigilant in their security and more active online.

If they can identify someone who is vulnerable they will hit them. The elderly are vulnerable, the young are vulnerable, as well as anyone else. If they see a weakness they will exploit it.

There is a rise in scams that target specific groups. Maybe [they] target seniors first, or younger people looking for jobs. I'm younger, and see friends getting job scams to be a money mule.

Not necessarily older people, but people with reduced technology literacy or reduced financial literacy. They might not know what to look for.

For identity theft, it is likely seniors who are more often affected because they are less familiar with some technologies or crypto currency and so on. If we are talking about money laundering, it would be corporations most affected.

It can also be immigrants who are targeted with scams about deportation [e.g., scam calls in Chinese warning of need to pay for passports or be deported].

Stigma Associated with Being a Victim

Focus Groups

Most focus group participants elaborated that there is a stigma associated with being a victim of financial crime. While only some said they would feel embarrassed, many said they would find it humiliating to be seen as “falling for” or being “taken in” by a scam. Some said that being a victim suggests that you are not sufficiently aware or informed, or that you are gullible.

If you got taken, it shows you are not aware.

No one likes to feel that they fell for it. They feel embarrassed. Sometimes people judge and you feel silly for falling for it.

Once you fall for a scam, you feel embarrassed, but that shouldn't be the case. It was a scam – it wasn't your fault that you fell for it.

Nonetheless, a few said that this attitude may be changing with the current ubiquitous nature and level of sophistication of financial crime. Several participants also said their employer provides training on the various types of scams and what to look for, some following up with tests to ensure employees are sufficiently proficient at spotting financial crime, indicating that

employers are also acknowledging the level of complexity and sophistication of financial crime that requires an investment in training.

There used to be [stigma], but it's getting better now since everyone has been affected at some point. It's so widespread and sophisticated and affects all people in all economic groups, I think the stigma is definitely fading away.

I've been in computers all my life but now we are more sophisticated because we are required to take [corporate] training every month to be able to spot issues. They show you examples and then test you to spot issues. It shows you what to look for.

A few postulated that those who are older would feel especially embarrassed for not being aware or too trusting. Conversely, a few others argued that it may be younger people who would feel most embarrassed or judged by their peers for being a victim of financial crime.

From my parent's point of view, it would be embarrassing and they would just want to deal with it rather than getting authorities involved.

[Young people] really feel insulted and embarrassed, so they feel they will be judged by their friends because they are the technological generation and they are supposed to know [better].

Participants suggested that the stigma and embarrassment of being a victim of financial crime can lead to a lack of reporting, which in turn leads to feeling more isolated in dealing with the fallout of the crime. Some also pointed to the impact of unreported financial crime in reducing estimations of its frequency and volume, as well as the loss of opportunity to inform Canadians about financial crime, who the perpetrators are, what to look for and how it occurs. Several participants also made the link between a lack of reporting and the empowerment of criminals to go undetected. In addition to embarrassment, a few said that the value of money involved may also serve as a barrier to reporting a crime if the amount taken is low.

The fewer stories that are told about the threats that exist, the easier it is for people to fall prey to that. The more people remain silent, the more it potentially harms future victims.

Every time someone speaks up it's an opportunity for people to learn and become informed. And if you don't speak up then the people who did it to you are free to do it again to someone else because no one reported them.

The public needs to be told that it can happen to anyone and not to feel embarrassed. They also need to understand that it is important to report it so that it is identified and can be stopped.

If you lose something of value then maybe you report it to the police, but if it is not a high value that has been taken you don't bother to report it.

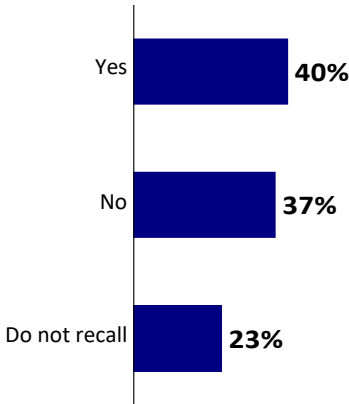
B. PUBLIC AWARENESS CAMPAIGNS REGARDING FINANCIAL CRIMES

Awareness of Financial Crime

Survey

In terms of public awareness campaigns by the federal government designed to educate Canadians about financial crime, 40% reported that they had heard, seen or read something about this, including what it is, the activities it encompasses, the threat it represents, or how to protect themselves against these types of crimes.

Chart 6: Awareness of Financial Crime



Q5. Have you heard, seen or read anything sponsored by the federal government telling Canadians about fraud, money laundering, cybercrime and white-collar crime (what it is, types of activities it includes, the threat it represents to Canadians, how to protect yourself against these types of crimes)?
Base: n=2008

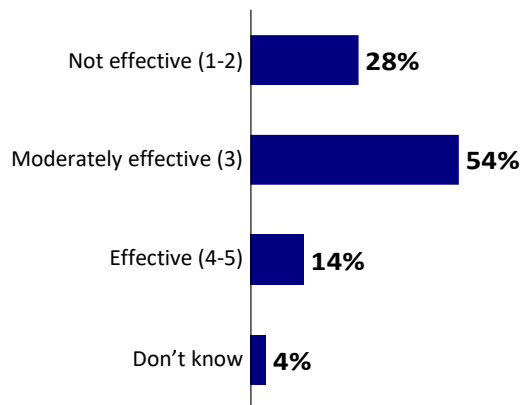
- Individuals who view financial crime as a considerable problem are possibly more attentive to the issue since they are more likely to recall seeing, hearing or reading about it (43% compared with 36% among those who view it as less of a problem).
- The incidence of hearing, seeing or reading something sponsored by the federal government about financial crime is highest in British Columbia (49%) and lowest in Quebec (31%).

Perceived Effectiveness of Public Awareness Campaigns

Survey

Those who recall hearing, reading or seeing something about this from the federal government generally feel that these campaigns have been moderately effective (54%) or effective (14%) in informing Canadians about financial crime in Canada. Another 28% believe they have not been very effective.

Chart 7: Perceived Effectiveness of Public Awareness Campaigns



Q5b. How effective do you feel these campaigns have been in informing Canadians about fraud, money laundering, cybercrime and white-collar crime in Canada?

Base: n=810

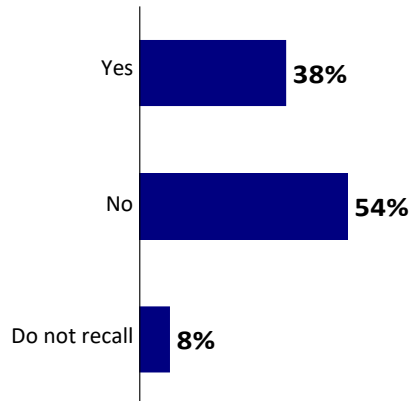
- Men more often see these campaigns as not very effective (33% versus 24% among women).
- Those who are 65 or older are more likely than anyone younger to see them as at least moderately effective (76% compared with 63% to 67% of other age groups).

Use of Information on Financial Crime

Survey

Just under four in 10 Canadians (38%) have looked for information about financial crime.

Chart 8: Looking for Information about Financial Crime



Q6. Have you ever looked for information about financial crimes such as fraud, money laundering, cybercrime and white-collar crime?

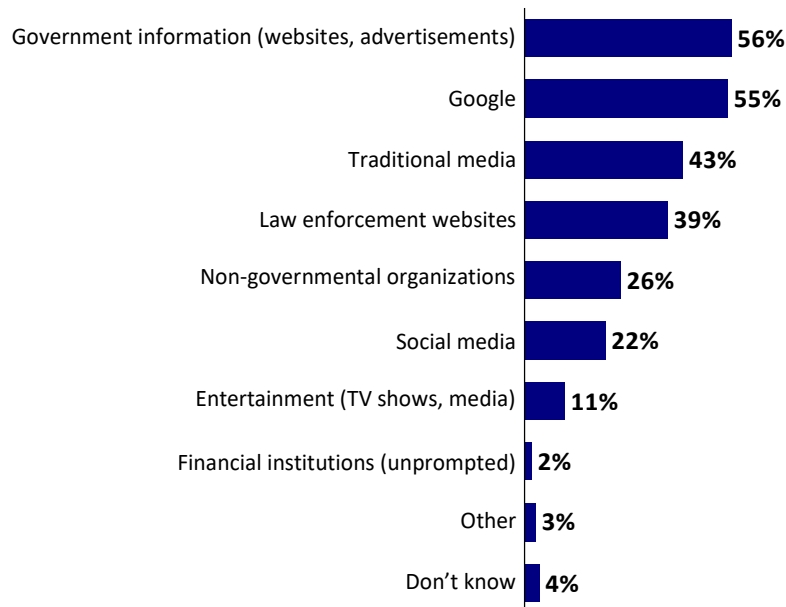
Base: n=2008

- Those who view the problem as considerable are more likely to have looked for information about financial crime (43% compared with 31% among others). Similarly, those who view it as occurring to a significant or greater extent in their community are also more likely to have looked for information (47% versus 34% of others). This is also true of individuals who have been directly affected by a financial crime (47% compared with 29% of others).
- Individuals more likely to have looked for information are under 35 years old (46% compared with 32% to 40% of others), those born outside of Canada (46% compared with 37% of others) and men (42% compared with 34% of women).
- Individuals with a university level of education (45% compared with 32% to 38% of others) are also more likely to have looked for information even though it is those with a college level of education who are more likely to see it as a problem in Canada (see earlier section on perceived extent in own area).

Survey

The most often relied on sources for information about financial crime are the government (56%) and Google (55%), followed by traditional media (43%) and law enforcement websites (39%). Non-governmental organizations (26%) and social media (22%) are also used by about one in four. Among those who have looked for information, the top source is Google (64%), followed by government information (54%) and traditional media (47%).

Chart 9: Sources of Information about Financial Crime



Q6b. Where have you looked? / Where would you look for information on financial crimes such as fraud, money laundering, cybercrime and white-collar crime?

Base: n=2008

- Residents of British Columbia (63%) are more likely than others across the country to rely on Google. Entertainment is noted more often among residents of Quebec (18%) than it is among other Canadians.
- Women are more likely (59%) to use government information compared with men (52%).
- Those under 35 years of age are more likely than Canadians who are older to rely on Google (71%), non-governmental organizations (34%) and social media (28%). Individuals who are 65 or older are the most likely age group to use traditional media (54%).

- Those with a university level of education are more likely than those with less education to use government information (64%), Google (63%), and non-governmental organizations (31%).
- Individuals who were born outside of Canada are more likely than others to use Google (66% compared with 53% of others) and social media (35% compared with 20% of others).

Focus Groups

Consistent with survey results, few focus group participants said they have proactively looked for information about financial crime. Some were promoted to look for information in reaction to financial crime attempts they or others in the social circle experienced or because of an online or telephone scam they heard about. When looking for information about scams, many said they rely on online search engines such as Google. A few said they go to social media sources such as Reddit or YouTube. Some said they check the Canada Revenue Agency (CRA) website for information about scams involving those attempting to misrepresent themselves as CRA. Apart from the use of the CRA website for this specific purpose, only a few said they have gone to government sources for general information about financial crime.

I have searched for scams using Google because it's quick and easy and fast.

I will start with Google to be sure I understand what not to do. I will pick out articles from Google and ask my financial advisor or others who are technologically savvy.

I reached out to my bank because of a scam attempt [CRA scam] and then I went to the CRA website for scams. I think they would be most helpful on how to move forward.

I would go to something like the Canadian Anti-fraud website which I've used a lot to get information about scams.

Many participants said that, other than gathering information about specific scams because of attempts made, they would not look for information about financial crime. For many, the only information they receive comes to them through traditional media, word of mouth, or social media posts. In terms of traditional media, one specifically mentioned the Associated Press; however, others generally referred to "reading the news" or that information "comes to me on the news" such as on television or newspapers or "well known traditional media sources". Of these participants, many said they would verify the information through other sources as well because journalists may distort the truth.

Further, a few said they would not rely on government sources for information about financial crime. For a few, this is because they do not think of police organizations such as the RCMP as “government”. For some, however, they would not consider government sources because they perceive them as either difficult to use to find the information they are looking for or maintained and up to date as they would like, since many participants would use these websites to gather information about current approaches to scams.

I don't look for it. It just comes to me on the news or somewhere else, but otherwise no, I don't know where to go get it.

I am not going to go searching for information although I'm quick to report it if someone tries to scam me (e.g., if pretending to be Bell, I report to Bell). I've also called the RCMP.

I go to the police and RCMP. They report on actual crimes that have been reported and caught out before. They give you a synopsis of what it is. It's trustworthy and accurate. They have information and PSAs and videos of what the crimes are and how to protect yourself.

I might think about going to the government website but the sites usually aren't in a format that works for me. I find it hard to find information or navigate it.

I would go to a government website but it needs to be up to date and I often find that they are not up to date or don't cover the most relevant information.

Examples of other sources of information related to financial crime mentioned include social media, banks, the police and employers.

The police department through their website and social media [are sources I use]. They will publish a press release through social media about a crime and how they can protect themselves. When someone does door-to-door sales, you can go to a searchable database to see if it's legitimate.

Bank and government websites have a lot of information about how to protect yourself against fraud. I trust them to have reliable information because you know it isn't just anyone writing it.

I would look at CRA's website or ask my friends who are accountants. There are also YouTube videos of hackers telling you what they are doing to hack scammers.

The two main sources [I use] are Consumer Reports and the Wirecutter column from the New York Times. They are both very credible. They are independent sources, not getting money other than the general subscriptions. I trust them.

I get training at work from my employer on cyber security and what to look for, and that is all I need to know.

A few said that they do not know what information is available about financial crime, or where they would look for such information.

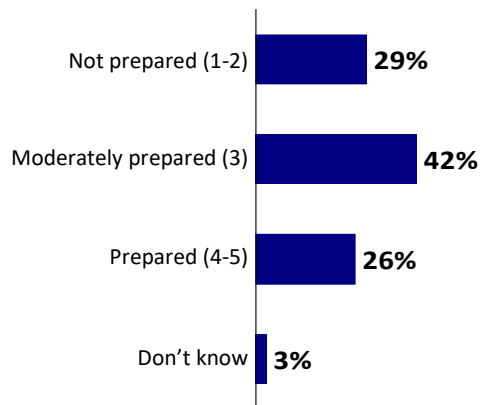
I don't know if there is any information out there and I've never tried to look or to Google. I wouldn't even know where to go or what to do. I wouldn't know what to do if I was in a scam situation.

Personal Preparedness to Face a Threat

Survey

Only one in four Canadians (26%) feel they are well prepared to face a threat involving fraud, money laundering, cyber-, or white-collar crime. Another four in 10 (42%) believe they are moderately well prepared; however, 29% believe they are not very well prepared to face this type of threat.

Chart 10: Perceived Personal Preparedness to Face a Threat



Q5c. How well prepared do you feel to face a threat involving fraud, money laundering, cybercrime or white-collar crime?

Base: n=2008

- Those who have looked for information about financial crime are more likely to feel prepared to face such a threat (33% compared with 22% among those who have not looked for information).

- Women are more likely to say they are not well prepared (32%) to face a threat compared with men (25%). This is also true of those under 35 (34%), whereas those 65 or older are less likely to feel unprepared (22%).
- Those most confident are individuals reporting more than \$100,000 in household income (30%), residents of suburban areas (30%), and men (29%).

Feeling Prepared to Combat Financial Crime

Focus Groups

Actions some focus group participants said they take to prevent financial crime include always being on alert for suspicious emails or telephone calls asking for money or information. Some described specifically checking email addresses and typos, and not clicking links or opening attachments if they are not familiar with the sender. A few said “if the offer is too good to be true, it probably is!” (i.e., be wary). A few referred to package delivery notifications in particular, where they were able to see that the sender was not the expected address domain.

Be very cautious of emails and don't click on links, even if you think it's coming from a trusted source.

Look for clues in emails of things that don't match up.

I got an email this morning with a notification of package delivery, and I am waiting for one, so you have to be careful. It was a false e-mail but it could have been my notification of package.

When asked if they feel adequately prepared to deal with a financial crime, most said they feel reasonably well-prepared. Others, however, said they feel vulnerable, even though they try to stay informed and on alert, acknowledging the ever-changing and increasing level of sophistication of financial crime. One person in particular said they are always aware that the services we rely on are being used as a way to scam us.

I feel pretty good in terms of my basic level of knowledge, but can't imagine what's coming down the pike with the rise in AI and how sophisticated attacks can get. I don't know how well I'll feel prepared for that.

I feel relatively well prepared because I am generally skeptical when I get those calls. I usually just hang up or delete the email. My work is always sending us examples of phishing scams to see if we can spot them so we get some training.

It's attacking our comforts and willingness to use online services. It decreases your comfort with any online interactions because of the risk and possible impact.

With financial crime we are being attacked through our own comforts of services that we use which are now being exploited as ways to get to us through technology. And, most of our services are online now which are open to being hacked.

While some feel prepared, they also acknowledge "it might not take much for me to fall for something I was not prepared for". Others also acknowledge it is increasingly likely that they would one day become a victim given the increasing volume of attempts being made. A few also said they feel prepared for a personal scam, but they worry about breaches of larger institutions with subsequent impact on privacy, potential loss of money and identity theft to clients.

I don't feel prepared enough compared to the average person. There's always a new scam coming out, and it's easy to fall victim to it.

I feel vulnerable all the time. You have to dig all the time and even though I am trained at work I don't feel it's enough information. You have to know your neighbourhood and areas you can walk and areas not to walk. It's the same in terms of risk of physical crime versus financial crime.

I feel there are a nearly overwhelming number of novel financial scams being propagated that are constantly being refined.

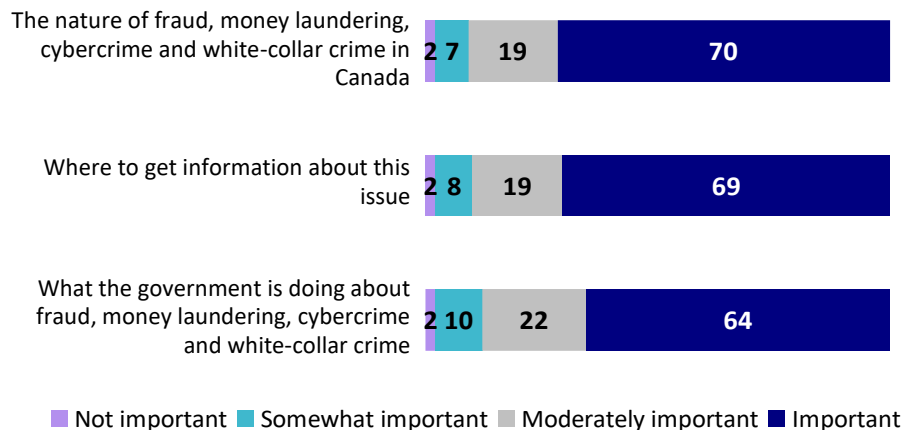
I am more concerned about hacking of the financial institutions and someone getting to my investments than \$100 in my account. I don't feel the police would care about someone stealing my \$100 anyway.

Perceived Importance of Informing the Public

Survey

When asked about the importance of the government telling Canadians about various aspects of financial crime, generally about two in three believe it is important and few think it is not at least moderately important. For example, the nature of fraud, money laundering cyber crime and while collar crime is an area 70% feel is important and only 9% feel is of limited importance. Telling Canadians where to obtain information is also seen as important among 69% of respondents. Comparatively, only 10% see this as being of limited importance. Slightly fewer (64%) believe the government should be informing Canadians about the efforts to address financial crime.

Chart 11: Perceived Importance of Informing the Public



Q6ca-c. How important is it for the federal government to inform Canadians about...?

Base: n=2008

- Those more likely to see information on **the nature of financial crime** as important are women (75%) and those who are 55 or older (78%), and individuals reporting household income of less than \$60,000 (75%). Those least likely to see the importance are under 45 (64%), along with men (66%), those who are university-educated (66%) and those reporting household incomes of \$100,000 or higher (65%).
 - Similarly, individuals who have looked for information (78%), believe the problem to be significant (78%) and believe the occurrence to be significant or greater in their own community (81%) are more likely to see information

on the nature of financial crime as important. This is also the case among those who have been directly affected by financial crime (75%).

- The importance of **knowing where to get relevant information** is typically more prominent among those who are 65 or older (80%), as well as among women (74%), and individuals reporting household incomes of less than \$60,000 (73%).
 - This is also more likely among those who have looked for information (77%), those who believe the problem to be significant (76%) and individuals who believe the occurrence to be significant or greater in their own community (77%), as well as among those directly affected (75%).
- Individuals who are 55 or older (74%) are the most likely to rate **information about government efforts** as important. Individuals with a university level of education (55%) and those under 35 (51%) are least likely to see this as important.
 - The same is true among those who looked for information (68%), individuals who believe the problem to be significant (73%) and those who believe it occurs to a significant or greater extent in their own community (73%).

Focus Groups

Consistent with survey findings, most focus group participants felt it is important for Canadians to know what the government is doing to educate the public. Some said they perceive that the government is not doing enough in this regard.

I think the information should be out there for people who don't know where to go. I'd like to have that for myself and also to give to others if they tell me they have had scam attempts or have questions about it.

Knowing there are resources online would be beneficial. It's not like it's affecting one or two people – everyone is being bombarded. I don't know if it's on the forefront of the government's mind. More education and announcements would help. I never hear anything from the government saying what they are doing.

There is not enough information from the government on what to do and not to do given the amount of crime that is going on.

It is important, and it goes back to that question of trust. Building trust in our systems and institutions. People want to see there is action being taken by the authorities of people who are preying on vulnerable people.

A few said that certain groups or topics should be tackled in particular, such as informing seniors and telling the public more about cryptocurrency.

I think they have a responsibility to inform people and in particular to focus on the over 65 segment because they are the most susceptible.

They should be educating not only adults, but also youth by addressing them in school in order to prepare them about how to protect themselves.

They should also be doing more to educate the public about crypto-currencies, what they are and what the risk of them are.

When it comes to crimes that have an impact on all Canadians then there needs to be more information out there. They could be going through other associations as well like informing seniors and newcomers groups so that they can educate their members. Those are the vulnerable groups. They should be given very specific information.

A few said they would like to know, in particular how or where to report scam attempts.

It would be good if there were some kind of website where you could report these crimes, but also where we could get more information about new or emerging scams. It could be a government website, for example, whether provincial or federal.

There should be more information on what a financial crime is and how to prevent it. We need a central database of which frauds are currently going around. We also need a simple way to alert the authorities if we suspect something is a scam.

A few expressed concerns about how the government can best engage the public in this area amid high levels of distrust.

That would be very helpful but most of us would be suspicious anyway, so it would be hard to reach the vulnerable who are not informed if they are not sure where to go for information but are already mistrustful.

One way would be through work to force employers to train their employees on recognizing phishing and email scams and whatnot. They should offer grants to employees to pay for that.

Some participants do not believe it is important information for them to have since they already feel well prepared to combat an attempt. For others, they believe that government resources and focus should be on identifying and stopping financial crime, rather than on informing the public.

I personally think the government should put more of an onus on solving the crimes and not on educating the public. I think it's more important to be stopping it than on educating people about it. I want to hear that it is being solved and that they are being tough on it and executing deterrents and penalties so they are spending the resources we give them effectively.

Some participants made the connection between increased public awareness and preventing or stopping financial crime, although many did not.

I want them to focus on educating the public so that they can recognize and take precautions to protect themselves. That is more preventative. Otherwise, going after criminals after the crime is not really addressing the root of the problem.

People need to be made more aware of what is happening, the need for reporting and why it is difficult to track and measure the extent of financial crime, making it difficult for the government to cope with this.

The more information out there and the more informed the public, the harder you make it for the scammers to be successful so I would support that 100%.

C. GOVERNMENT EFFORTS TO ADDRESS FINANCIAL CRIMES

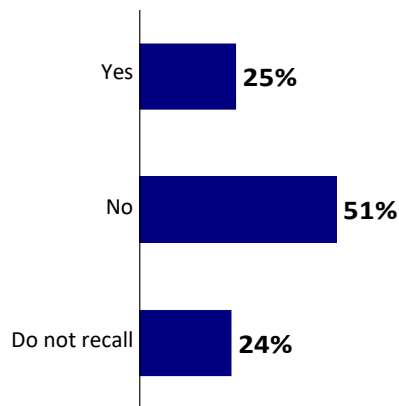
Awareness of Government Efforts

Survey

One in four (25%) Canadians have heard, seen or read something about efforts by the federal government to combat financial crime. Roughly half (51%) do not believe they have come across this type of information and 24% do not recall one way or the other.

Individuals who have heard, seen or read something about federal government efforts are more likely than others to say it is important for the government to inform Canadians about its nature (79% versus 65% among others), where to get information (77% versus 64%), and what the government is doing (73% versus 60%).

Chart 12: Awareness of Government Efforts to Address Financial Crimes



Q7. Have you heard, seen or read anything about efforts at the federal level in Canada to combat fraud, money laundering, cybercrime and white-collar crime?

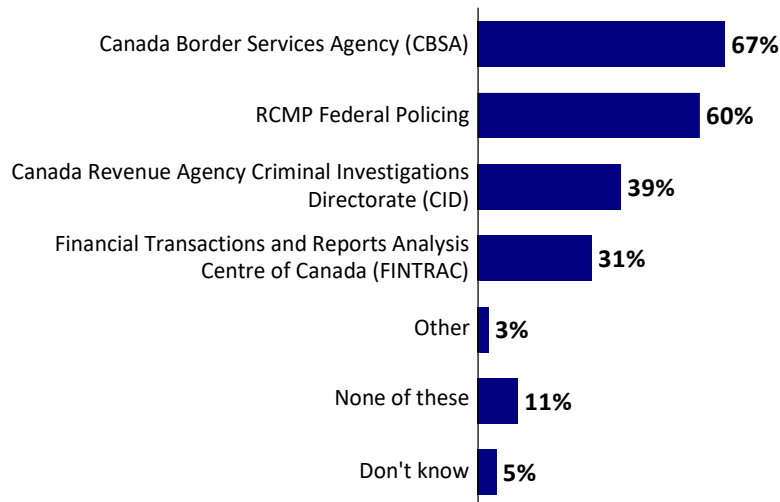
Base: n=2008

- Individuals who have looked for information about financial crime (37%) or know someone who has been directly affected in the past (31%) are more likely than others to have taken note of information about federal efforts.
- Individuals who are most likely to have heard, seen or read something about federal government efforts to combat financial crime are 55 years of age or older (29%). This may be shaped, at least in part, by the number of Government of Canada public education campaigns related to fraud and cybercrime that are targeted to those 55 or older.

In terms of specific organizations involved in addressing financial crime, Canada Border Services Agency (CBSA) and the Royal Canadian Mounted Police (RCMP) are the two most recognized organizations according to 67% and 60% respondents. Four in 10 (39%) have heard of the Canada Revenue Agency Criminal Investigations Directorate (CID) and 31% have heard of the Financial Transactions and Reports Analysis Centre of Canada or FINTRAC. Only 16% indicated that they had not heard of any of these or were not sure.

Among those who have heard of federal efforts, 66% have heard of the RCMP, 56% have heard of CID, and 46% have heard of FINTRAC.

Chart 13: Awareness of Government Organizations Involved in Addressing Financial Crime



Q7b. Which of the following, if any, have you heard of?

Base: n=1522

- Residents of Ontario are the most likely across the country to have heard of CBSA (74%) and FINTRAC (38%).
- Men are more likely to be aware of both RCMP (63%) and FINTRAC (36%) compared with women (56% and 28%, respectively).
- Awareness of CBSA, RCMP and FINTRAC is higher among those with a university level of education and household incomes of \$100,000 or greater compared with their counterparts.

Focus Groups

Many participants cited a lack of awareness and information about what is happening in the area of financial crime.

I don't know what kind of job they are doing. It comes back to reporting on it. I never hear anything about big fraudsters going to jail, maybe because of media sources I use and ads I see but I don't hear anything about what the government might be doing.

I recall the GC had some ads about websites with information but I don't recall what the websites were. I think it would be helpful to have websites to go to for this information.

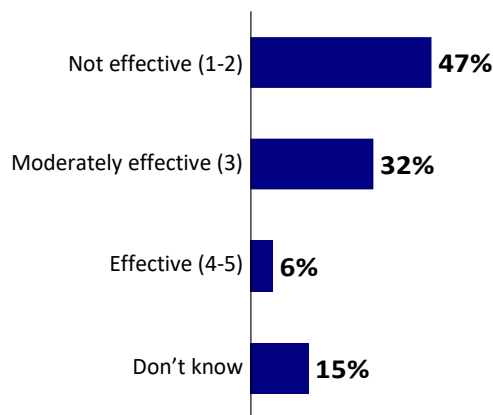
I don't have any information at all from the government on what to do or what not to do. They should be giving out information.

Perceived Effectiveness of Government Efforts to Combat Financial Crimes

Survey

The perceived effectiveness of federal government efforts to combat financial crimes is low at 6%, with another 32% saying they believe it to be moderately effective. Close to half (47%) of respondents believe the efforts are not very effective and another 15% do not know. Among those who have looked for information about financial crime, 54% believe government efforts are not effective.

Chart 14: Perceived Effectiveness of Government Efforts to Combat Financial Crimes



Q8. How effective do you feel that federal government efforts are in combating fraud, money laundering, cybercrime and white-collar crime in Canada?

Base: n=2008

- Individuals who see federal government efforts as ineffective are more often those who do not view the problem as significant (53%), do not see it as occurring frequently in their community (57%), have not been personally affected (57%), have not looked for information (54%), and have not heard of federal efforts to combat these types of crime (57%).
- Residents of British Columbia (57%) and Alberta (55%), along with men (54%) are also the most likely groups to see federal government efforts as ineffective.

Focus Groups

Focus group results confirmed a perception that the federal government has not been effective in combating financial crime. Some believe the government is taking steps to combat scams, but making less effort, or achieving less success, in the areas related to money laundering and other larger, corporate crime. Some said their own experience regarding the volume of scams suggests that there is limited or insufficient progress being made.

There doesn't seem to be any decrease in the number of scam calls that come through. In fact, it seems to be increasing. So, they certainly could do a lot better. The police (or Marketplace or W5) I remember them going to India to shut down call centres, but I'm sure they were probably back up and running again in a few weeks.

On the money laundering side [they are] absolutely not [doing a good job]. On the scam side, I think there has been some progress. I remember hearing about a crackdown on a scam of call centres in India that were targeting Canadians.

I don't feel they are doing a good job because there are more and more crimes happening since the pandemic.

Many pointed to financial crime not being made a high enough priority, particularly for the police. A few pointed to an inability to be able to report a scam attempt to the police to illustrate this point. Some said that the police may not have enough resources, jurisdiction in foreign countries or "know-how" to combat financial crime.

I feel that people are being caught and prosecuted, but I don't think that it's being given a priority. It feels like financial crime is not given the attention that violent crime is given.

If it's a higher profile case like a hospital. But if it's someone at an individual level, they wouldn't do anything. It would have to be pretty big for them to use any resources.

In terms of the police, I don't think they deal with this too much. They have enough to deal with.

Honestly, I get the impression the [police] are behind the times and don't have the necessary skills to combat cybercrime.

I'm not sure what capacity they have anyway to do anything since much of financial crime activity happens in other countries and they may not have jurisdiction to do anything.

Some participants focused on the lack of information in the public domain about the end result of investigations, including penalties for perpetrators.

If [the police] found out about a crime they would do their best to charge, but it's the criminal justice system that is letting us down on prosecutions and jail time.

A lot of financial crime is considered white collar and there aren't enough penalties or consequences for those who commit them, especially in Canada.

I have heard about scams that have happened and police are investigating but I have not heard about any charges afterwards. You don't hear about that, only that they are investigating.

A few participants, however, said they recognize the conflict in the police and government telling the public about financial crime, and in doing so, also informing criminals about the efforts and patterns they are monitoring or investigating, or other unintended consequences.

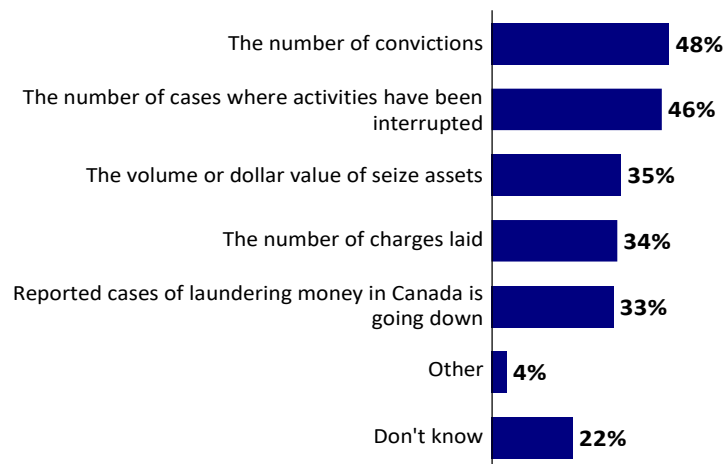
Corporations are getting wind of it and adjusting [their approach] to prevent exposure. If you are advertising tools to stop it, then the criminals know what actions people are taking to stop it and tipping them off to change [tactics].

Perceived Useful Performance Indicators

Survey

There are a number of indicators that Canadians believe would be useful to share with the public to demonstrate that federal efforts are making a difference in Canada. Within survey results, the two primary indicators most likely to be seen as beneficial are the number of convictions (48%) and the number of cases where activities have been interrupted (46%). The dollar value of assets seized (35%), number of charges laid (34%) and a decline in reported cases (33%) are each seen as useful performance indicators by about one in three. One in five Canadians (22%) were unable to point to at least one performance measure that would help to demonstrate an impact.

Chart 15: Perceived Useful Performance Indicators



Q12. Which of the following seem like the best indications that efforts to combat money laundering are making a difference in Canada?

Base: n=2008

- Those who view the problem as significant are more likely than others to see the number of convictions (50%), and the number of charges laid (35%) as the best indicators of an impact.
- Individuals who have heard of federal efforts to combat financial crime are more likely than others to see the number of interrupted cases (59%), the number of convictions (54%), the dollar value of the assets seized (44%), and the number of charges laid (40%) as the best indicators.

- The number of cases where activities have been interrupted are more likely to be seen as good indicators of an impact among those under 35 (54%), individuals with a university level of education (53%) and residents of Ontario (51%).
- The volume or dollar values are more often seen as useful indicators among those under 35 and the university-educated (42% in each segment).
- Reported reduction in the number of cases of money laundering is more likely to be perceived as a useful indicator among those under 45 (44%) and the university-educated (39%).

Focus Groups

Many focus group participants suggested a variety of statistics when asked about their preferred type of information measuring the government's performance. These included the number of crimes discovered, such as those found by police or reported by citizens; the number of cases investigated; the number of charges laid or cases prosecuted; and the number of convictions and nature of the penalties. Some said they would like to know about the amount of money involved, including estimates of the amounts of money taken from Canadians, the amounts recovered in successful cases or the amount disrupted from operations shut down. A few spoke of time trends comparing volumes of financial crime or cases disrupted from year to year, demonstrating a reduction.

I would want to know about the number of crimes they stop.

What I really want to see in the media is that people are actually being caught and prosecuted for these things. There are a lot of people who get away with it because it's hard to catch them, so it would be encouraging to see someone getting caught.

I'd be more interested in the dollar amount of what is disrupted, recovered and saved for Canadians. The number of criminals who were caught wouldn't tell me anything if they were all small time and scamming people out of \$10.

[A] data release on the number of crimes reported, and investigated and the trends in comparison of data from year to year.

I'd like to see statistics such as number of offences, charges and convictions per year. I'd also like to see a dollar figure for estimated impact of crimes committed and a dollar figure for crimes stopped, with a comparison from year to year.

A few participants said that, while some of these numbers might be helpful to know, ultimately, it would be Canadians' own experiences and perception of a reduction in the incidence of scams that would demonstrate success to them.

In terms of actual effectiveness, at the end of the day having statistics (the number of crimes discovered, number of prosecutions), but Canadians are probably going to judge based on their own experiences and whether the attempts are going down or not of the people around them.

While many participants focused on statistics related to cases discovered, investigated and prosecuted, some said they would like to know about the types of activities that the government is undertaking, including activities to educate the public about financial crime, and the efforts to work with other countries to stop financial crime coming from other countries.

The number of people who still fall for scams is a good indicator about the government's performance. If we have a people who are well-educated against it, and a government that provides information to everyone, that's a good way to measure it.

Reporting on the efforts or activities that they are working on it. If we know that they were working with other countries to shut some scams in foreign countries down. Report also on successes from those efforts.

I would want to know what they are doing to educate the public. That is what is most important to me that people are learning how to recognize it and protect themselves.

Telling me that the Government of Canada is working with other countries like India to shut down call centres and so on would be good to know.

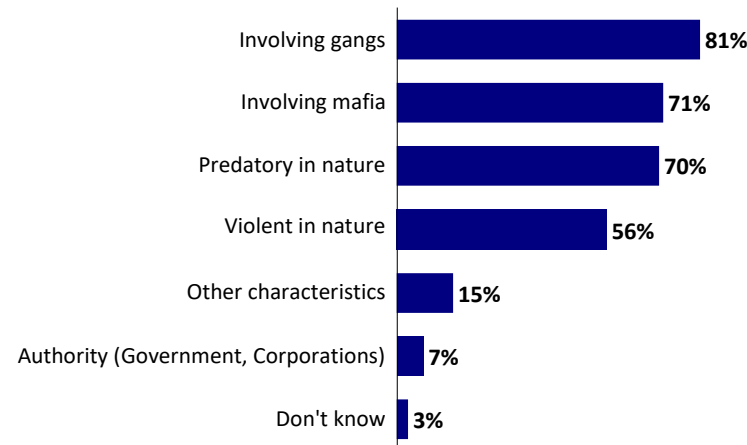
D. UNDERSTANDING OF ORGANIZED CRIME

Perceived Characteristics of Organized Crime

Survey

Organized crime is defined in the Criminal Code as a group consisting of three or more individuals, in or outside of Canada, working together to commit a serious crime; that is an indictable offence, for the purpose of financial or other material gain⁹. When most Canadians think about organized crime, they associate it with gangs (81%), the mafia (71%) and activities that are predatory in nature (70%). Over half (56%) also think of organized crime as violent in nature.

Chart 16: Perceived Characteristics of Organized Crime



Q13. What do you consider to be characteristics of organized crime in Canada?
(Select all that apply from prompted list)
Base: n=2008

⁹ <https://www.criminal-code.ca/criminal-code-of-canada-section-467-1-1-definition-of-criminal-organization/index.html>.

- Involvement of the mafia is more apt to be seen as a characteristic among residents of Quebec (87%).
- Activities that are predatory in nature are more likely to be indicated among residents of British Columbia (77%) and Ontario (75%), compared with others across the country. It is also the case among women (73%) compared with men (66%).
- Women are also more likely than men to see organized crime as violent in nature (61% compared with 51% among men).

Focus Groups

When asked in the focus groups about the aspects they think of when it comes to organized crime, many participants described it as larger operations, which are well-coordinated and multi-layered. Some said they associate organized crime with groups that are powerful and violent. Some described organized crime operations are well planned and sophisticated. A few also spoke of rivalries and the objective of increasing power. Compared with the Criminal Code definition, examples provided by focus group participants suggested a narrower view of organized crime, but reflective of survey results.

Organized crime is better able to disguise itself. They will know how to make the forms look to make it look legitimate. They won't get as many people, but will get more money because more targeted.

They represent themselves as a legitimate business, but are using it for money laundering and fraud.

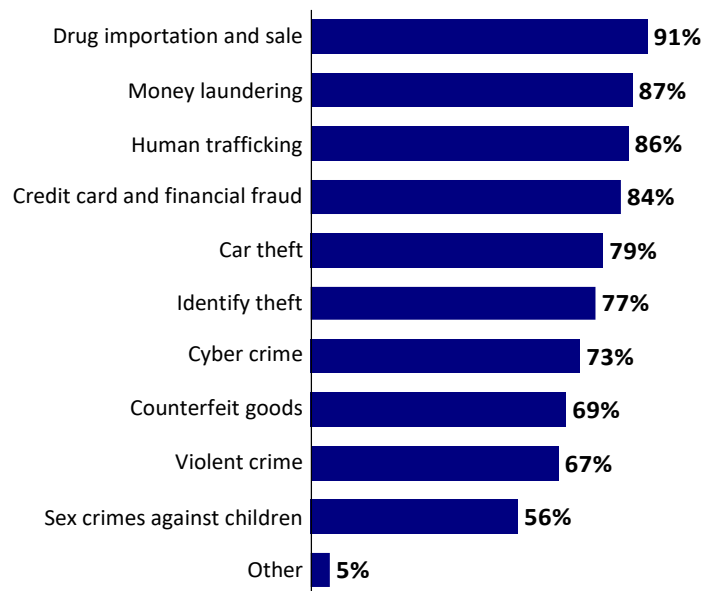
They are large structures with multiple tiers, with many on the front lines and powerful people in charge. I get the feeling that there is a large distance between the people in charge and the workers on the front lines.

Groups that are pretty structured and organized. They are more sophisticated and coordinated. Like a tiered system through networks. The money is not funnelled into one place but fanned out and separated, so it's pretty hard to track.

Survey

When asked to select the types of activities that they associate with organized crime from a prompted list, 84% to 91% consider organized crime to be linked with drug importation and sale, money laundering, human trafficking, and credit card fraud. About three in four associate it with car theft (79%) and cyber crime (73%). Roughly two in three associate it with counterfeit goods (69%) or violent crime (67%). Sex crimes against children are least likely to be associated with organized crime, although 56% believe they are linked.

Chart 17: Activities Associated with Organized Crime



Q14. Which of the following are activities often conducted by organized crime in Canada? (Prompted list)

Base: n=2008

- Residents of Ontario are more likely than those in other regions to cite car theft (86%), while those in Alberta (69%) list sex crimes against children more often than those in other regions.
- Those 55 or older are the most likely age groups to note identity theft (83%).

Focus Groups

Focus group participants described the types of activities they associate with organized crime, including money laundering, production and sale of drugs, and human trafficking, according to many participants. A few identified other elements of organized crime, including prostitution, car theft rings and white-collar crime such as theft of information (i.e., privacy breaches). Some spoke of more violent crime.

Drug trafficking and human trafficking, leading to money laundering and other things. Cybercrime doesn't come to the top of my mind for organized crime.

I think more of the drug cartels and mafia. I think of fake business that are a cover for other activities [casinos and gambling to launder money].

The picture that we have of gangs and the mafia dealing with drugs is outdated. I think they see the future as financial crime, not just drugs or prostitution. It's less dangerous and more lucrative.

Drug dealing, carjacking, murder and violence.

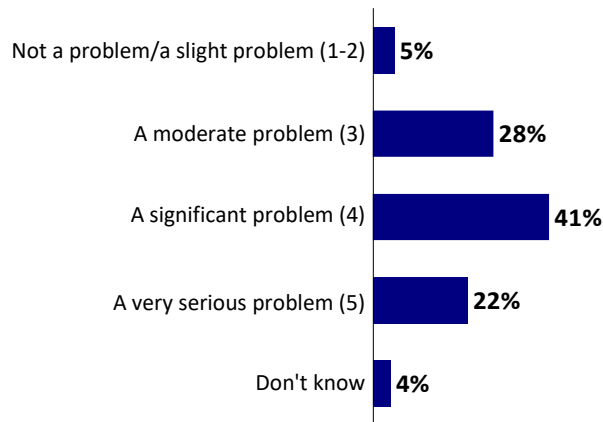
I think of companies stealing my data and breaching my privacy.

Perceived Extent of Problem

Survey

As with financial crime, two in three Canadians see organized crime as a problem, including 41% who believe it to be a significant problem and another 22% who see it as a very serious problem. A further one in four (28%) see it as a moderate problem.

Chart 18: Perceived Extent of Problem



Q15: How much of a problem do you think that organized crime is in Canada?

Base: n=2008

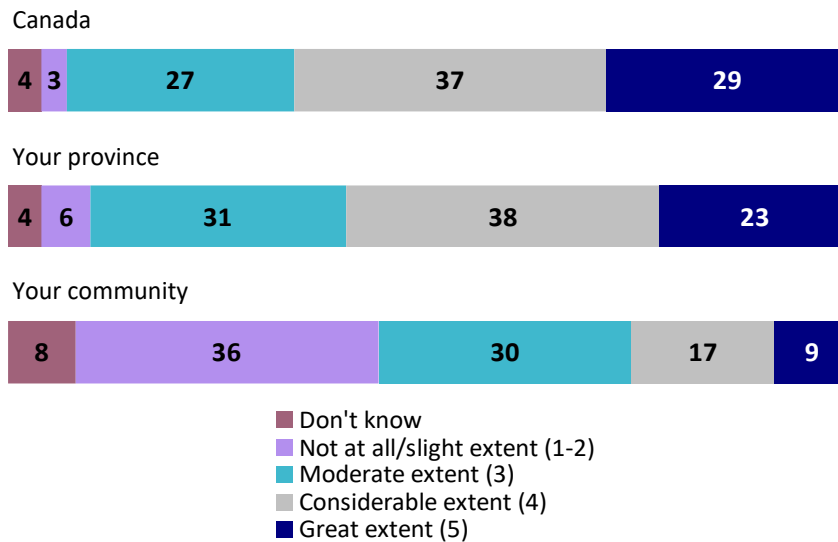
- Individuals more likely to see organized crime as a problem are 55 years of age or older (72% among those 55 to 64 and 80% of those 65 or older). This is also more prevalent in Quebec (68%), and among those with a high school (68%) or college (67%) level of education, as well as those reporting household incomes of less than \$60,000 (68%), and rural residents (68%).
- Those who see organized crime as a significant or serious problem are more likely than others to described it as violent in nature (62% compared with 48% of others).

Perceived Extent in Own Area

Survey

Like financial crime, about two in three Canadians believe that organized crime exists to a considerable (37%) or great (29%) extent in Canada and in their province (61%: 38% considerable extent and 23% great extent). Almost no one believes it does not exist to at least a moderate degree (3% to 6%). Relatively few (26%), however, believe that organized crime exists in their own community to a considerable (17%) or great (9%) extent. In fact, more than one in three (36%) believes it does not exist to any real extent in their own community.

Chart 19: Perceived Extent in Own Area



Q16a-c. To what extent do you think that organized crime exists in each of the following areas?

Base: n=2008

- Individuals with a college level of education are more likely (72%) to rate organized crime as a problem **in Canada** relative to those with a university level of education (55%). Those under 35 years of age are also less likely to see it as a problem (55%), while those 45 or older are more likely to see it as a problem (71% to 75%). Rural residents are also more likely to see it as a problem (72%), while urban residents are least likely to do so (62%).
- It is more often perceived as a problem **in the province** of those living in British Columbia (68%) and Ontario (67%) and least so among those in the Atlantic (31%) and the Prairies

(47%). It is also less likely to be seen as a problem among those under 45 (54%) compared with those who are 55 to 64 (67%).

- Residents of British Columbia are more likely to see organized crime as a problem **in their own community** (32%), whereas this is again least likely among those living in the Atlantic (13%) and the Prairies (15%). More generally, those living in urban areas are the most likely to see organized crime as a problem in their community (35%) while only 13% of rural residents say the same.
- Those who view organized crime as a significant or great problem are much more likely to see it as a frequent occurrence in Canada (88% compared with 30% among others), in their province (79% compared with 32% among others) and in their community (35% compared with 11% among others).

Focus Groups

Some participants said that organized crime originates in Canada, but others said it originates from other countries. Often organized crime seated in Canada was described as operated from large cities such as Toronto, Vancouver and Montreal. As a result, several participants felt they were not affected by organized crime as it does not take place in their community. This was more often noted by rural residents. Other countries mentioned include China and other east Asian countries, India and Mexico. Types of organizations mentioned by participants include biker gangs, urban gangs, the Mafia, cartels, and triads.

I think of Russian hacking efforts and money laundering.

Bigger operations. Some are in Canada, but most are outside of Canada, and we can't tell where they are coming from.

There is a lot from overseas. Russia and North Korea are hot beds of cyber crime. Other types of crime from the Baltic countries.

I know there have been gang shootings in cities in Ontario and also the mob in Montreal.

It's triads from China and cartels from Mexico who may be operating from the other country or operating in Canada in the drug trade or human trafficking.

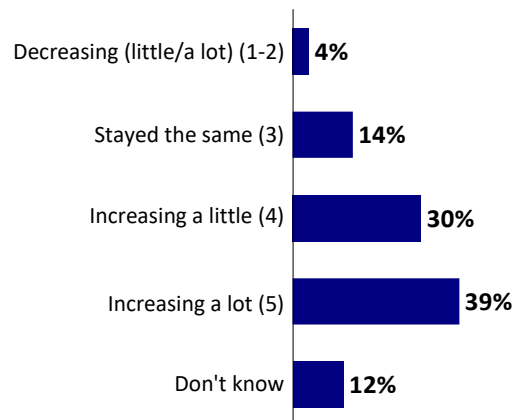
I'm worried about white collar crime and data collection and storage, such as stealing information. The cartels and whatnot don't really impact me, but theft of my data does.

Perceived Trend in Organized Crime

Survey

Two in three Canadians (69%) believe that organized crime has increased from what it was 10 years ago, with 39% believing it has increased significantly and another 30% saying it has increased to some extent. This belief is not as universal, however, as the 87% who believe that financial crime has risen over the last 10 years.

Chart 20: Perceived Trend in Organized Crime



Q17: Do you think the amount of organized crime is increasing or decreasing in Canada from what it was 10 years ago?

Base: n=2008

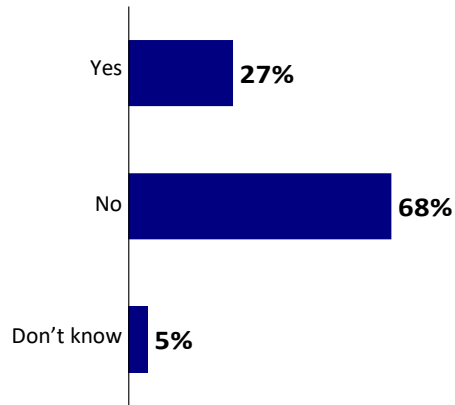
- Those viewing organized crime as serious (83%) and a frequent occurrence in their community (82%) are more likely to see it as increasing.
- Those more likely to believe that organized crime is increasing over time are 55 years of age or older (79%). This is least likely among individuals who are under 35 (54%), have a university level of education (60%), and live in Quebec (61%).

Information on Organized Crime

Survey

Just over one in four Canadians (27%) have looked for information about organized crime compared with 38% who have looked for information about financial crimes more generally.

Chart 21: Incidence of Looking for Information about Organized Crime



Q21. Have you ever looked for information about organized crime?

Base: n=2008

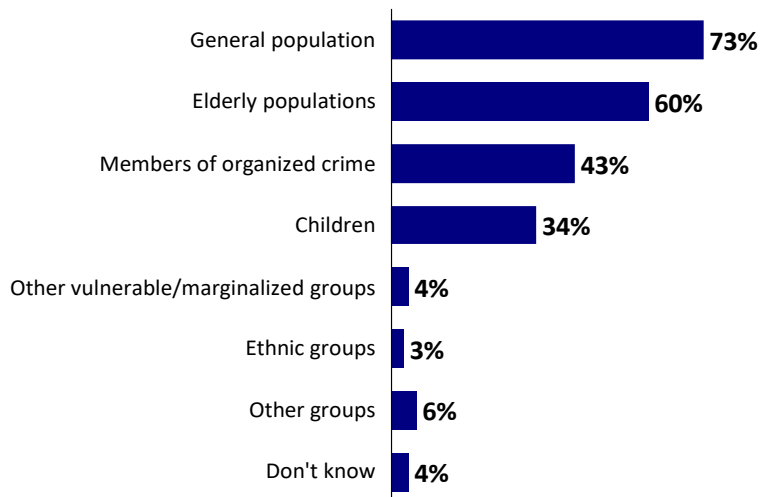
- Individuals who see the problem of organized crime as significant (31%) and occurring in their community to a significant or great extent (34%) are more likely than others to have looked for information on the topic.
- Those under 35 (33%) are more likely than Canadians 45 or older (23%) to have looked for information about organized crime. This is also true of men (32%) compared with women (22%).

Understanding of Affected Groups

Survey

Most people (73%) believe that all members of the general population are affected by organized crime. Six in 10 Canadians (60%) also think of the elderly as a key segment that is affected.

Chart 22: Perceived Affected Groups



Q18. What groups are most often affected by organized crime? Is it...?

Base: n=2008

- Individuals who view the problem of organized crime as serious are more likely to identify the general population (80% compared with 62% of others), the elderly (67% compared with 50% of others) and children (41% compared with 22% of others) as affected groups. Those viewing the problem as less serious are more likely than others to identify members of organized crime as most affected (52% compared with 38% of others). There are no differences based on having looked for information on organized crime.
- Residents of the Prairies (73%) are more likely than those in other regions to perceive that elderly populations are most often affected by organized crime.
- Women are more likely to identify elderly populations (64%) or children (41%) as most often affected compared with the proportion of men identifying these same groups (57% and 27%, respectively).

- Those over the age of 65 are more likely than their younger counterparts to say elderly populations (76%) or children (41%) are most often affected. Those under the age of 35 are apt to identify members of organized crime as most affected.
- Canadians with a university education (50%), with income over \$100,000 (48%), or residing in a suburban area (47%) are more likely to point to members of organized crime.
- Those born outside Canada are more likely to identify children (44%) compared to those born in Canada (32%).

Focus Groups

Echoing survey results, focus group participants were divided in their view of who, if anyone, is targeted by organized crime. Some said that everyone experiences the impact of organized crime, and activities cast a wide net. Others said “average Canadians” are not typically affected directly, but that we all pay for organized crime in terms of increased prices, the cost of security to fight organized crime and an eroded sense of safety, particularly in key areas of major urban centres.

For those of us in neighbourhoods that are low income, there is prostitution and drugs. That has an impact on us, even if it's not the financial side. It's creating other crimes.

I don't think that most of us are directly affected, such as in gang-on-gang violence. But we are all indirectly affected and feel the consequences more broadly, like money laundering through real estate having an impact because they eat up supply and increase prices.

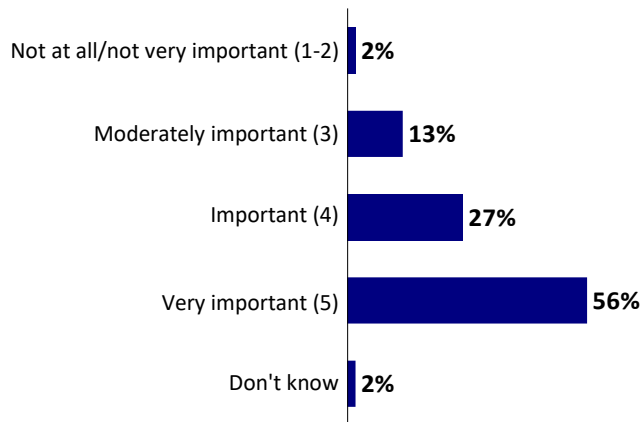
It affects us all indirectly. I am not having my money directly taken by organized crime groups but the distrust that it creates does have an impact on all of us and we all feel the effects as consumers.

Importance of Government Efforts

Survey

Canadians understand that it is important for the federal government to put in place efforts to combat organized crime. More than eight in ten (83%) said it is important (56% of these indicating it is very important). Virtually no one (2%) believes it is not important.

Chart 23: Perceived Importance of Government Efforts



Q19: How important is it for the federal government to put in place efforts to combat organized crime in Canada?

Base: n=2008

- Compared with their counterparts, those more likely to believe this is important are 55 or older (92%), have a high school level of education (87%), and are born outside of Canada (89%).
- The pattern is the same among those who perceive the problem of organized crime to be significant (94%) and among those who perceive the occurrence in their community as significant or greater (89%).

Focus Groups

Focus group participants were asked specifically about the importance of informing the public about organized crime. The general view expressed was that the public should be informed in order to be on alert and knowledgeable of what is happening in their communities. Some acknowledged that information would not typically include ongoing investigations. Some said,

however, they are more interested in knowing that the government is focusing efforts on fighting organized crime than on providing information to the public.

Security groups like the police and first responders should be educating the public (and politicians) about what is happening in our communities.

Even if you are not close to it, it can still affect you (wrong place at wrong time). We should be made aware even if it is gangs and whatnot with shootings and stabbings it still has an impact on everyone even if you are not the one being shot or stabbed (psychological impact even if not actual safety or financial).

I am less interested in them telling us about it and more interested in them doing more about it. I think we do a really poor job of dealing with organized crime such as money laundering. We have a poor reputation as a country on the international stage and we are targeted for a reason. I would prefer the government to do more about it as opposed to telling us more about it.

If it's big time organized crime then maybe I don't need to know about that since there is probably no way for me to protect myself against it.

I think it's more important to be stopping it than on educating people about it. So, if we were going to be told about it, I'd like to be told that there was an operation in human trafficking that was stopped rather than being told that my neighbourhood has a lot of human trafficking. I want to hear they are being tough on it and executing deterrents and penalties so they are spending the resources we give them effectively.

When asked about the need to inform the public when organized crime activities include human trafficking and exploitation of children, some participants said that the public should be made aware of any activities that target and take advantage of vulnerable groups in society.

On the human trafficking front, it's important to highlight [because] victims are from more vulnerable communities.

Drug trafficking can sometimes involve young children. I've heard about organized crime recruiting them, so that's something that should be addressed.

As long as it's not in a fear mongering way of doing it. We don't want to make people afraid of everyone in the community, but it makes sense to make everyone aware of the different ways in which some people might try to take advantage of you whether it be sexually, or in trafficking or otherwise.

I think it's important educate the public, particularly areas like human trafficking and smuggling are really important to educate the public about. So,

the public should be told that it exists and what the signs are, and the red flags to be aware of and watch for.

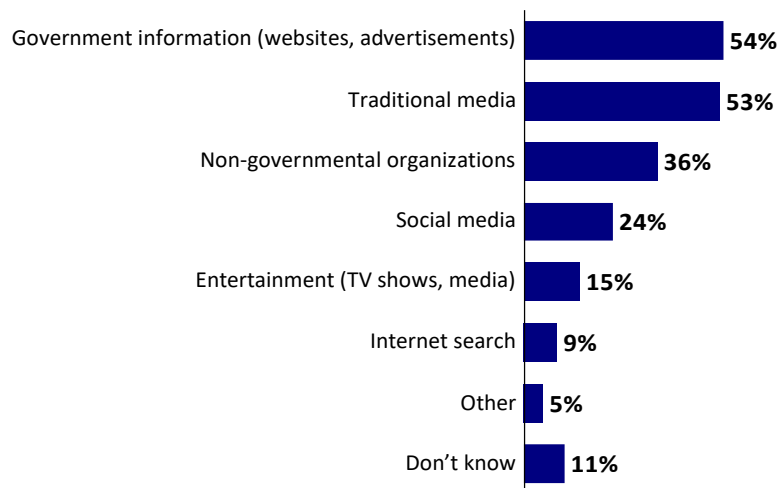
We don't always understand what is involved or make the connections between crime groups and what the activities are in our own communities, so we need to be told about connections or links between underworld and human sex trafficking, for example, so it is real to us and we care about reporting it and stopping it.

Survey

The sources for information about organized crime that are used most often are the government (54%) and traditional media (53%). Another one in three use non-governmental organizations (36%) and 24% rely on social media.

Among those who have looked for information about organized crime, the top source is traditional media (69%), followed by government (52%) and non-governmental organizations (42%). Another 38% have relied on social media and 24% have used entertainment sources.

Chart 24: Sources of Information about Organized Crime



Q21b. Where have you looked? / Where would you look for information on organized crime?

Base: n=2008

- Residents of Alberta (46%) are more likely than others across the country to have looked to non-governmental organizations for information on organized crime. This is also true of those under 35 years of age (42%) and individuals with a university education (44%) compared with their counterparts.
- Canadians over the age of 65 are more likely than any other age group to cite traditional media (60%) while those under the age of 35 are apt to point to social media (30%) as sources for this information.

APPENDICES

A. METHODOLOGICAL DETAILS

The survey sample was drawn from our randomly recruited panel, *Probit*. *Probit* panellists were selected using a random-digit dial (RDD) landline-cell phone hybrid sample frame. Prior to conducting the survey, the instrument was tested with 32 cases (19 in English and 13 in French). The 32 cases included 22 completed online and 10 completed by telephone. Additional questions were placed on the pretest version of the questionnaire asking about length, flow, clarity of wording and so on to elicit feedback from respondents. Minimal changes were made as a result of the testing, although a few questions were removed in order to stay within the intended survey length.

The survey was administered between March 11 and 28, 2023, using a bilingual questionnaire, installed on a secure webserver controlled by EKOS. The email invitation included a description and purpose of the survey (in both languages) along with a link to the survey website. The survey database was mounted using a Personalized Identification Number (PIN), so only individuals with a PIN – which was included in the email invitation – were allowed access to the survey. The questionnaire was prefaced with a brief introduction to the study and rationale for the research. The voluntary and confidential nature of the survey was also emphasized. Survey data collection adhered to all applicable Government of Canada standards for public opinion research. All invited panel members were informed of their rights under current Privacy legislation, as well as how to obtain a copy of their response and results of the survey.

A total of 2,008 cases were completed, of which 83 were completed by telephone. The survey took an average of 11 minutes to complete online and 16 minutes by telephone (see survey introduction and questionnaire in Appendix B). As shown in Table 1, the overall response rate is 31%.

Table 1: Response Rates

Outcome	# of records
Total	7,021
Invalid (email undeliverable/telephone number not a live line)	393
Valid Sample	6,628
Non-responding	4,123
Refusal	208
Partial complete	262
Total non-response	4,593
Ineligible ¹⁰ /quota filled	27
Complete	2,008
Response rate	30.7%

Respondents were informed in the invitation that all responses are completely confidential and no responses will be linked to individual names.

The database was reviewed following data collection for data quality, outliers, coding requirements, weighting and construction of independent variables, and was used to explore sub-group patterns (e.g., by age, gender and so on) in the analysis. Weighting of the sample was based on population figures for age, region and gender, using 2021 Census data for the general public.

¹⁰ 18 years of age or older and a resident of Canada

The following table presents a sample profile for the survey using weighted percentages, with the exception of the distributions for region, age and gender.

Table 2: Demographic Table

	Total
<i>What is your province/territory of residence? (unweighted)</i>	<i>n=2008</i>
British Columbia & Yukon	14%
Alberta and Northwest Territories	11%
Prairies (Manitoba & Saskatchewan)	6%
Ontario and Nunavut	39%
Quebec	21%
Atlantic	7%
<i>Which of the following best describes where you live?</i>	<i>n=2008</i>
An urban area	41%
A suburban area	30%
A small town, rural or remote area	28%
Prefer not to answer	1%
<i>Age (unweighted)</i>	<i>n=2008</i>
18-34	26%
35-44	16%
45-54	15%
55-64	19%
65 or older	24%
<i>Gender (unweighted)</i>	<i>n=2008</i>
Male	49%
Female	49%
Gender diverse	1%
Prefer not to say	1%
<i>Were you born in Canada or another country?</i>	<i>n=2008</i>
Canada	86%
Other country	13%
Prefer not to say	1%

	Total
<i>Education Collapse into HS or less/College/University</i>	<i>n=2008</i>
High school or less	28%
College	34%
University	37%
Prefer not to say	1%
<i>Total household income</i>	<i>n=2008</i>
Under \$40,000	17%
\$40,000 to just under \$60,000	12%
\$60,000 to just under \$80,000	13%
\$80,000 to just under \$100,000	13%
\$100,000 to just under \$150,000	19%
\$150,000 and above	16%
Prefer not to say	11%

B. SURVEY QUESTIONNAIRE

EMAIL

Dear member of the Probit research panel,

EKOS Research is conducting a survey on behalf of the Government of Canada with Canadians 18 years of age or older. The survey collects opinions about financial crime in Canada and it will take about 10 minutes to complete.

[START THE SURVEY]

If you have any issue with the link above please copy the following link into your browser:

[LINK]

Please rest assured that this is voluntary and your answers are completely confidential. This means that no individual will be associated with the survey's results - rather, they will be rolled up into large categories to protect the confidentiality of each respondent.

Thank you in advance for your participation in this study.

EKOS Research Associates

WINTRO

Online Intro

Thank you for agreeing to complete this survey. All your responses will be kept strictly confidential. A few reminders before beginning. Si vous préférez répondre au sondage en français, veuillez cliquer sur le bouton français.

Please rest assured that your answers are completely confidential (this means that no individual will be associated with the survey's results - rather, they will be rolled up into large categories to protect the confidentiality of each respondent) and that this survey is voluntary. It is being directed by EKOS Research, and administered according to the requirements of the Privacy Act. To view our privacy policy, click here. The survey is registered with the Canadian Research Insights Council's (CRIC) Research Verification Service System. Click here if you wish to verify its authenticity (project code 20230302-EK218).

INSTRUCTIONS

On each screen, after selecting your answer, click on the "Continue" or "Back" buttons at the bottom of the screen to move forward or backwards in the questionnaire.

If you leave the survey before completing it, you can return to the survey URL later, and you will be returned to the page where you left off. Your answers up to that point in the survey will be saved.

If you have any questions about how to complete the survey, please call EKOS at 1-866-211-8881 or email us at online@ekos.com. Thank you in advance for your participation.

PINTRO

Phone Intro

Good morning/afternoon/evening, I'm calling from EKOS Research Associates. May I speak with _____?

We are conducting a survey with Canadians 18 years of age or older. The survey collects opinions about financial crime in Canada. Please be assured that we are not selling or soliciting anything. Would you prefer to be interviewed in English or French?/Préférez-vous répondre en français ou en anglais?

Your participation in the survey is completely voluntary and your responses will be kept entirely confidential. It is being administered according to the requirements of the Privacy Act. Results will not be reported on an individual basis, but rolled into groups of 20 or more to preserve confidentiality. Your decision on whether or not to participate will not affect any dealings you may have with the Government of Canada. The survey is registered with the Canadian Research Insights Council's (CRIC) Research Verification Service System.

May I begin?

IF ASKED: Visit <https://canadianresearchinsightscouncil.ca/rvs/home/?lang=en> if you wish to verify its authenticity (project code 20230302-EK218)

IF ASKED: This survey should take about 10 minutes.

Continue	1
Refuse (THANK & TERMINATE)	2

PRIV

This call may be recorded for quality control or training purposes.

QPROV

What is your province/territory of residence?

Alberta	1
British Columbia	2
Manitoba	3
New Brunswick	4
Newfoundland and Labrador	5
Nova Scotia	6
Ontario	7
Prince Edward Island	8

Quebec	9
Saskatchewan	10
Northwest Territories	11
Nunavut	12
Yukon	13
Prefer not to say	99

QPOSTC

To ensure we include people from all parts of Canada, what are the first three characters of your postal code?

Please specify :	77
Prefer not to answer	99

QAREA

Which of the following best describes where you live?

An urban area	1
A suburban area	2
A small town, rural or remote area	3
An Indigenous community	4
Prefer not to answer	99

QAGEX

In what year were you born?

Year:	7777
2006 or more recent	9998
Prefer not to say	9999

QAGEA

Are you at least 18 years of age?

Yes	1
No	2
Prefer not to say	99

QAGEY

In which of the following age categories do you belong?

Under 18	1
18 to 24	2
25 to 34	3
35 to 44	4
45 to 54	5
55 to 64	6
65 or older	7
Prefer not to say	99

QSEX

What is your gender?

Male gender	1
Female gender	2
Gender diverse	3
Prefer not to say	99

QNOTE

This survey is asking for your opinions on financial crime in Canada. Broadly speaking, financial crime can refer to a broad category of criminal activity in which the main predominant element is the use of money, finance or assets to obtain a financial advantage. This could include such activities as fraud [Hover: Wrongful or criminal deception intended to result in financial or personal gain.], money laundering [Hover: The process by which one converts or transfers cash or other assets generated from illegal activity in order to conceal or disguise their illegal origins.], cybercrime [Hover: 'May' involve activities such as scams, malware and theft of information over the internet.], and white-collar crime [Hover: The term 'white-collar crime' refers to financially motivated, nonviolent or non-directly violent crime committed by individuals, businesses and government professionals.]. Profits generated from these crimes then fund further illegal activity.

Q1

How much of a problem do you think that financial crimes, including fraud, money laundering, cybercrime and white-collar crime are in Canada today?

Not a problem at all	1
Not much of a problem	2
A moderate problem	3
A significant problem	4
A very serious problem	5
Don't know	99

Q1B

Do you think the amount of financial crime (including fraud, money laundering, cybercrime and white-collar crime) is increasing or decreasing in Canada from what it was 10 years ago?

Decreasing a lot	1
Decreasing a little bit	2
Stayed the same	3
Increasing a little bit	4
Increasing a lot	5
Don't know	99

PREQ2

To what extent do you think that fraud, money laundering, cybercrime and white-collar crime exists in each of the following areas:

Q2A

Your community

Not at all	1
Slight extent	2
Moderate extent	3
Significant extent	4
Great extent	5
Don't know	99

Q2B

Your province

Not at all	1
Slight extent	2
Moderate extent	3
Significant extent	4
Great extent	5
Don't know	99

Q2C

Canada

Not at all	1
Slight extent	2
Moderate extent	3
Significant extent	4
Great extent	5
Don't know	99

Q3

In the next year, how likely do you feel that you will be affected by financial crime, including fraud, money laundering, cybercrime or white-collar crime?

Not at all likely	1
Not very likely	2
Moderately likely	3
Likely	4
Very likely	5
Don't know	99

Q4

Have you or someone close to you been personally affected by fraud, money laundering, cybercrime or white-collar crime?

Yes, I have been	1
Yes, someone has been	2
No	3
Don't know	98
Prefer not to say	99

Q5

Have you heard, seen or read anything sponsored by the federal government telling Canadians about fraud, money laundering, cybercrime and white-collar crime (what it is, types of activities it includes, the threat it represents to Canadians, how to protect yourself against these types of crimes)?

Yes	1
No	2
Do not recall	99

Q5B

How effective do you feel these campaigns have been in informing Canadians about fraud, money laundering, cybercrime and white-collar crime in Canada?

Not at all effective	1
Not very effective	2
Moderately effective	3
Effective	4
Very effective	5
Don't know	99

Q5C

How well prepared do you feel to face a threat involving fraud, money laundering, cybercrime or white-collar crime?

Not at all prepared	1
Not very prepared	2
Moderately prepared	3
Prepared	4
Very prepared	5
Don't know	99

Q6

Have you ever looked for information about financial crimes such as fraud, money laundering, cybercrime and white-collar crime?

Yes	1
No	2
Do not recall	99

Q6B [1,8]

<[Q6 = 1]Where have you looked?[Q6 = 2,99]Where would you look for information on financial crimes such as fraud, money laundering, cybercrime and white-collar crime?>

Select all that apply

Traditional media	1
Social media	2
Entertainment (tv shows, media)	3
Government information (websites, advertisements)	4

Non governmental organizations	5
Google	6
Law enforcement websites	7
Other (specify)	77
Don't know	99

PREQ6C

How important is it for the federal government to inform Canadians about:

Q6CA

The nature of fraud, money laundering, cybercrime and white-collar crime in Canada (e.g., activities, degree of risk, who is involved, who is targeted)

Not important	1
Somewhat important	2
Moderately important	3
Very important	4
Don't know	99

Q6CB

What the government is doing about fraud, money laundering, cybercrime and white-collar crime

Not important	1
Somewhat important	2
Moderately important	3
Very important	4
Don't know	99

Q6CC

Where to get information about this issue

Not important	1
Somewhat important	2
Moderately important	3
Very important	4
Don't know	99

Q7

Have you heard, seen or read anything about efforts at the federal level in Canada to combat fraud, money laundering, cybercrime and white-collar crime?

Yes	1
No	2
Do not recall	99

Q7B [1,5]

Which of the following, if any, have you heard of?

Select all that apply

RCMP Federal Policing	1
Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)	2
Canada Revenue Agency Criminal Investigations Directorate (CID)	3
Canada Border Services Agency (CBSA)	4
Other (please specify)	77
None of these	98
Don't know	99

Q8

How effective do you feel that federal government efforts are in combatting fraud, money laundering, cybercrime and white-collar crime in Canada?

Not at all effective	1
Not very effective	2
Moderately effective	3
Effective	4
Very effective	5
Don't know	99

Q12 [1,6]

Which of the following seem like the best indications that efforts to combat *money laundering* are making a difference in Canada?

Select all that apply

The number of cases where activities have been interrupted	1
The number of charges laid	2
The number of convictions	3
The volume or dollar value of seize assets	4
Reported cases of laundering money in Canada is going down	5
Other (specify)	77
Don't know	99

QNOTE2

The next questions ask about your perceptions on organized crime in Canada, defined as criminal activities that are planned and controlled by powerful groups and carried out on a large scale.

Q13 [1,5]

What do you consider to be characteristics of organized crime in Canada?

Select all that apply

Involving gangs	1
Involving mafia	2
Violent in nature	3
Predatory in nature	4

Other characteristics (specify)	77
Don't know	99

Q14 [1,11]

Which of the following are activities often conducted by organized crime in Canada?

Select all that apply

Identify theft	1
Human trafficking	2
Sex crimes against children	3
Credit card and financial fraud	5
Counterfeit goods	6
Car theft	7
Drug importation and sale	8
Cyber crime	9
Money laundering	10
Violent crime	11
Other (specify)	77
Don't know	99

Q15

How much of a problem do you think that organized crime is in Canada?

Not a problem at all	1
A slight problem	2
A moderate problem	3
A significant problem	4
A very serious problem	5
Don't know	99

PREQ16

To what extent do you think that organized crime exists in each of the following areas:

Q16A

Your community

Not at all	1
Slight extent	2
Moderate extent	3
Considerable extent	4
Great extent	5
Don't know	99

Q16B

Your province

Not at all	1
Slight extent	2
Moderate extent	3
Considerable extent	4
Great extent	5

Don't know	99
------------	----

Q16C

Canada

Not at all	1
Slight extent	2
Moderate extent	3
Considerable extent	4
Great extent	5
Don't know	99

Q17

Do you think the amount of organized crime is increasing or decreasing in Canada from what it was 10 years ago?

Decreasing a lot	1
Decreasing a little bit	2
Stayed the same	3
Increasing a little bit	4
Increasing a lot	5
Don't know	99

Q18 [1,10]

What groups are most often affected by organized crime? Is it...?

Select all that apply

Members of organized crime	1
General population	2
Elderly populations	3
Children	4
Other groups (specify)	77
Don't know	99

Q19

How important is it for the federal government to put in place efforts to combat organized crime in Canada?

Not at all important	1
Not very important	2
Moderately important	3
Important	4
Very important	5
Don't know	99

Q21

Have you ever looked for information about organized crime?

Yes	1
No	2
Don't know	99

Q21B [1,6]

<[Q21 = 1]Where have you looked?[Q21 = 2,99]Where would you look for information on organized crime?>

Select all that apply

Traditional media	1
Social media	2
Entertainment (tv shows, media)	3
Government information (websites, advertisements)	4
Non governmental organizations	5
Other (specify)	77
Don't know	99

QDEMO

To finish up, we have just a few questions about you for statistical purposes only. Please be assured that your answers will remain completely confidential.

QBORN

Were you born in Canada or another country?

Canada	1
Other country, please specify :	77
Prefer not to say	99

QEDUC

What is the highest level of formal education that you have completed?

Grade 8 or less	1
Some high school	2
High school diploma or equivalent	3
Registered Apprenticeship or other trades certificate or diploma	4
College, CEGEP or other non-university certificate or diploma	5
University certificate or diploma below bachelor's level	6
Bachelor's degree	7
Post graduate degree above bachelor's level	8
Prefer not to say	99

QINC

Which of the following categories best describes your total household income? That is, the total income of all persons in your household combined, before taxes.

Under \$20,000	1
\$20,000 to just under \$40,000	2
\$40,000 to just under \$60,000	3
\$60,000 to just under \$80,000	4
\$80,000 to just under \$100,000	5
\$100,000 to just under \$150,000	6

\$150,000 and above
Prefer not to say

7
99

THNK

Thank you for taking the time to complete this survey, it is greatly appreciated. Your answers have been saved and you may now close your browser window.

THNK2

Screened-out

Unfortunately, based on your responses you are ineligible to participate in this survey. Thank you for your time!

C. FOCUS GROUP GUIDE

1. INTRODUCTION (5 MINUTES)

- I represent EKOS Research (reminder to only use first name of moderator and participants). These groups are being conducted for the Financial Crime Coordination Centre, which is part of Public Safety Canada. We will be talking about your perceptions and knowledge financial crime, including money laundering, fraud, and cyber security.
- This research will help the Government of Canada plan communications activities designed to increase the awareness of Canadians about these elements of financial crime.
- This group is part of a series of focus groups taking place online with Canadians across the country. This session will last about 90 minutes, and we'll just quickly go over the format and "ground rules":
- Discussion is being recorded so I can listen to what everyone is saying and not worry too much about taking notes.
- With online group discussions the privacy and confidentiality of the research participants cannot be guaranteed with respect to the other research participants in the discussion, however, only first names will be used in order to protect everyone's privacy. Also, please do not take any screenshots or recordings for the same reason. **All recordings will also be deleted after the study has completed.**
- There are observers who have logged in from the Government of Canada so they can hear your opinions first-hand. They have also been asked to treat the content of these discussions as confidential.
- Results of these discussions will be made publicly available through Library and Archives Canada within about 6 months.
- There are no right or wrong answers here and no need for any expertise. We're looking for reactions and opinions.
- Please try to speak one at a time and be respectful of one another's opinions.
- It's okay to disagree. Please speak up even if you think you're the only one who feels a certain way. Everyone may have different experiences and different points of view.
- I'm going to raise some points for discussion, watch for time and make sure everyone has a chance to participate. We do not work for the Government of Canada.
- Please make sure that you are in a quiet place, free from distractions. We ask for your full attention for this time.

2. WARM UP (5 MINUTES)

Let's go around the groups so that everyone can tell us what part of the country they live in and whether you live in a more urban or rural community.

3. UNDERSTANDING OF FINANCIAL CRIMES (35 MINUTES)

1. What kinds of activities do you think of when you think about financial crime?
 - a. What determines that a crime is a "financial crime? Is it any crime that is motivated by financial gain or is there a different distinction? (What is it?)
 - i. Prompt: sale of stolen goods, embezzlement, illegal gambling, conflict of interest.
 - b. What are some of the common effects or fallout from these types of crime for those who experience them and/or for Canadian society more broadly?
2. How much of a problem do you think that financial crime is in Canada today and what makes you think that?
 - a. Is this different than in other countries?
 - b. What role does the Internet play in the volume of financial crime?
3. Do you think financial crime is more often committed by individuals working on their own or by larger groups or networks working together in a more organized way?
 - a. Do you think that more financial crime is committed from your community or province, elsewhere in Canada or from other countries around the world?
4. Who do you think is most often affected or targeted group or groups in financial crimes?
5. Is there a stigma around being a victim of a financial crime?
 - a. Is there embarrassment for "falling for a scam"?
 - b. Why do you think that there is embarrassment?
 - c. What does that lead to (e.g., lack of reporting)?
 - d. Do you think that this adds to the success of these types of crimes (i.e., criminals know that people will feel embarrassed)?
6. What are the types of actions that people typically take to protect themselves from financial crimes?
7. Do you feel prepared to deal with a financial crime attempt? Do you feel vulnerable?
 - a. Why is that?
 - b. Do you feel more vulnerable to financial crime than you do about other crimes or is it the same?
 - c. If more vulnerable, why is that? What is it about financial crime that makes you feel more vulnerable or at risk (they likelihood, the impact, something else?)

8. Many of us have been a victim of a financial crime. Have you ever found yourself a victim of a financial crime? Can you describe it briefly in terms of what it was and what the aftermath or fall out was for you?

4. INFORMATION ABOUT FINANCIAL CRIMES (35 MINUTES)

9. For anyone who has looked for information about financial crime what prompted you to look for information? Was it something you heard or read about? A particular concern you had?
10. For anyone who has looked for information about financial crime, what **sources** did you try?
- Why were those the sources you turned to (i.e., credible or trustworthy, easier to understand)?
 - If traditional media, what are some examples of media that you use?
 - What makes for a reliable or trustworthy source and why?
11. Is there enough information out there about financial crimes (i.e., what they are, who perpetrates them, how to be prepared, why it needs to be reported)? Is it the right kind of information?
- What would you most want to know?
 - What would be the easiest way to get this information (website, podcast, blog, how to video)
12. Is it **important for Canadians** to know **what the federal government is doing to combat** financial crimes? Why is that?
13. How well do you think that Canada is doing at combatting financial crimes? Why do you think this?
- Is the government putting enough emphasis on addressing financial crime? Should the government be making this a higher or lower priority compared with other issues?
14. How **confident** do you feel that the **police are doing a good job** in the investigation and prosecution of financial crime? Why do you say that?
15. Is it important for Canadians to know what the government is doing to **educate** the public about what these crimes are and how to defend yourself against them?
16. What is the most effective way to measure the government's performance in combating financial crime?
- As a Canadian and a taxpayer, what would you most want to know that demonstrates to you that there is progress in this area?
17. Do you feel that **Canada should be working with other countries** to address financial crime? If so, to what extent? If not, why not?
- How much of a priority should that be?

5. UNDERSTANDING ORGANIZED CRIME (15 MINUTES)

18. When you think about **organized crime**, what comes to mind?
 - a. What kinds of **activities** do you think of when you think about organized crime?
 - b. What are some **features or characteristics** of organized crime? How is it set up or operated?
 - c. What kinds of groups do you think commit organized crime? Do you associate it with a certain socio-economic status for example?
 - d. Where is organized crime operated from (in your community, province, Canada or other countries)?

Definition: criminal organization means a group consisting of 3 or more individuals, in or outside of Canada, working together to commit a serious crime; that is an indictable offence, for the purpose of financial or other material gain.

19. Do you think that organized crime **affects the average Canadian**?
 - a. In what ways are Canadians affected by organized crime?
20. **Who** do you think is most often affected or targeted in organized crime?
 - a. Are some groups more vulnerable than others? Which groups and why is that?
21. Have you looked for information on organized crime?
 - b. What prompted you to look for this type of information?
22. Is it important for the **federal government to be involved in educating the public** about organized crime (what it involves, who is targeted, how to protect yourself)?
23. Does educating the public have the same level of importance or priority when it comes to sexual exploitation of children, human trafficking element of organized crime? By human trafficking we mean the unlawful transport or coercion of people to benefit from their work or service, often through forced labour or sexual exploitation.
 - c. If more or less important in that case, why is that?
 - d. How about when it comes to the importation and sale of drugs?

6. WRAP UP (2 MINUTES)

24. Is there anything that we haven't talked about or that you would like to add before we go?

Indicate that incentive for participation will be sent within a few days by e-transfer unless other method indicated.